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JOURNAL

OF THE

STATISTICAL AND SOCIAL INQUIRY SOCIETY OF IRELAND.

PART LXXI.

I.—*The Congested Districts.* By Richard J. Kelly, Esq., B.L.

[Read Tuesday, 2nd December, 1890.]

IN certain parts of the great province of Connaught, principally in the Counties of Mayo and Galway, and in a few spots of Donegal, in the north, are comparatively closely-populated districts where the inhabitants living upon small patches of land, are unable from the peculiar circumstances of their situation to earn a livelihood, either by the mere cultivation of their own holdings, by labour upon other farms, or in any other pursuit. To find employment they are therefore forced by these conditions of their existence into precarious and peculiar ways of living. The miserable worn-out pieces of ground they are permitted to live upon and cultivate, are, relatively to the prevailing price for good land, disproportionately over-rented. From the unscientific mode of culture adopted, the fatal habit of sowing, year after year, the same kind of crop—the inevitable but not immortal potato—the land is unsuited as well as inadequate. The ground is actually sick of this uniform, changeless, and unvarying persistence in the growing of this one kind of root, and as a consequence, the first visitation of any climatic inclemency, such as a wetter summer than usual, as was the case this year, brings with it the certain failure of the crop, which means for the growers the total loss of their main food resource—translated into hard facts means scarcity in its acutest form. To add to the deleterious results of this simple if not stupid style of cultivation, the tendency of late which has arisen to use artificial manures, and the invariable custom, which comes from ignorance, to select, not *the best*, but often the smallest and worse sorts for seed; we find many other active causes, all tending to produce the same disastrous effects.

Cultivation of a cut away bog, or of a bit of worn out soil such as the holdings of these people mainly consist of, under these primitive conditions, it is needless to say, cannot result otherwise than in intermittent failure of the crops. Indeed the wonder is not that distress

and loss should be so recurrent as to occur in almost regular biennial cycles, but that the failure and loss of crops so sown and grown, should not be constant and continuous.

The principal class of peasant who live in these congested district are the men who, pursuing the precarious avocation of fishing, live in the villages along the coast, and the inland migratory labourers who each year go in such increasing numbers to the English harvest fields. This latter form of nomadic occupation, with all its risk, uncertainties, and drawbacks, is practically their only resource and means of living. At home, work as they may, a month's spade-labour for the majority of them at the utmost serves to put their little plot of ground under the potato, and this, once planted, beyond occasional weeding and refilling, which is generally done in a day, there is nothing at home to which they can profitably turn their hands. There is for them no labour obtainable upon farms: tillage is fast going out of fashion, and large grazing tracts that can be minded by a herd are taking its place. Whatever little cultivation goes on is pursued by the middle-class farmer, who generally employs the members of his own family in the undertaking, and rarely needs outside help. There are in the West no large manufacturing towns which might absorb or otherwise utilise this surplus land labour, and no public works carried on which would give them even temporary employment. There is no resource but the migration to England, and thither for from three to seven months these vast bodies of men annually repair. Although at home with every inducement to idleness, they are abroad a hard-working and industrious class, and better conducted men it is impossible to find in any community. Those English farmers who employ them, are usually in the habit of having the same men every time they go over, and it is no unusual occurrence to have the same workers go to the same farmstead year after year for twenty years. With many temptations to immorality, they are conspicuously and creditably moral, and in comparison with their English fellow-labourers, an honest, moral, quiet-mannered, thrifty, hard-toiling, and sober people. They live on the most frugal diet and in the most economical manner, generally sleeping in barns, outhouses, or sheds, to save the cost of lodging, and to enable them to return to Ireland with their earnings undiminished by the spending of a single unnecessary penny. So careful and saving are they, that I have known them to walk twenty miles to their homes to avoid the cost of the railway ticket, and there is not one of them who does not trudge miles rather than go any distance by rail which he could conveniently walk by road. It is almost the universal practice to take the harvest-men's ticket from some principal station in the West, such as Athlone, Claremorris, or Athenry, and go thence to a central town in England, such as Chester, Stratford, Birmingham, or Manchester, and from that walk to their destination inland. The best proof of their worth and usefulness, and of the opinion held of them by their employers, is the significant and creditable fact that they nearly always return to the same farmsteads and to the same districts where they were first employed.

This form of labour is, needless to say, very unsatisfactory, and

its earnings very precarious. The spread and use of machinery in harvest operations in the English fields, the disuse of tillage, the gradual increase of rural allotments, these and a thousand other accidents may at any moment materially interfere with, if not altogether stop, the demand. As I have said (and this is well known to any one acquainted intimately with the conditions of life in the west of Ireland), there are no native means of occupation—nothing to which these industrious men can turn their willing hands. The selfish trade policy pursued by England deprived us of our once growing manufactures, and keeps us to-day tied to the Juggernaut of Free Trade. This, a purely agricultural country, where “such a doctrine is ruination itself.” When Ireland had manufactures, and then wanted free trade, England refused to allow it, because she herself was then protecting her industries. When now we require some form of protection to keep our people at home in profitable employment, the same cruel necessity of the connection forces us to be poor and to remain so. The economic laws which should prevail in an agricultural and a manufacturing country, are entirely and necessarily different; one wants bread and meat cheap, the other suffers by their cheapness. The migratory labourers and the congested districts are some of the products of this policy.

Mill, in his instructive review of the condition of the Irish cottier, as given with such graphic force and sympathethic interest in his *Political Economy*, so exactly describes their condition and prospects, that I can do no better than quote the words of this first and best friend of Ireland in his time. Speaking of the Irish cottier, he writes what is as applicable to-day to that class as it was when penned:—

“If by extra labour he doubled all produce of his bit of land, or if he prudently abstained from producing mouths to eat it up, his only gain would be to have more left to pay his landlord, while if he had twenty children they would still be fed first, and the landlord could only take what was left. Almost alone amongst mankind the cottier is in this condition—that he can scarcely be better or worse off by any act of his own. If he were industrious or prudent nobody but his landlord would gain; if he is lazy or intemperate, it is not at his landlord’s expense. A situation more devoid of motives to extra labour or self-command, imagination itself cannot conceive. The inducements to free labour are taken away and those of a slave not substituted. He has nothing to hope or nothing to fear, except being dispossessed of his holding, and against that he protects himself by the *ultima ratio* of a defensive civil war. Rockism and Whiteboyism were the determination of a people who had nothing that could be called theirs but a daily meal of the lowest description of food, not to submit to being deprived of it for other people’s convenience.”—*Political Economy*, Book II. c. 9.

Mill wrote of a condition of things but little changed since his time. Independently of his own fine open mind that, undimmed by predeliction or prejudice, enabled him to understand and understanding to sympathise with the real condition of the poor peasantry of Ireland, he had at the time, in the person of the lamented Professor Cairnes, then teacher of Political Economy at the Galway Queen’s College, a truthful narrator, and honest, disinterested observer of the things of which they both so ably wrote. Most of the

evils of the Irish situation then nobly noted exist to-day. A certain fixity of tenure has been, to a proportion of these small holding classes, given them under the Act of 1881; a larger number, weighted down by arrears, cannot secure even that little boon, but economic conditions still keep them tied down to inadequately small bits of land. Although the population of the country has decreased, still with it has not gone on a healthy corresponding increase in the size of the remaining holdings. There still exist those districts where the population has outrun the ordinary limited means of subsistence and powers of production, so far only as affects these particular spots where, although thousands of acres are elsewhere untenanted and untilled, human beings are huddled together amid unsanitary and unnatural surroundings.

We all know the most anxious part of the complex problem of land legislation is to find a remedy and a relief for these congested spots. Peasant proprietary, or any proposal for "fixing" these men so conditioned would, without some collateral proposal to increase their holdings, but intensify the troubles of the situation. Even, if possible relieving them of all the trouble of rent, or of the payment of interest in that form, if desirable, would not be an effective cure, for the largest quantity of produce which their holdings ever yielded, or which, under their system of tillage, they could, in the most favourable seasons, be made to yield, would not enable them on that alone to live and thrive. In former times, when agriculture was more profitable, and the population more pressing, the competition for land was intense, and rents were given for conacing which left no margin for living but a sufficiency of potatoes, the rest being absorbed in rent. The consequences of their peculiar system are felt in the heavy load of arrears which now press down a large section of this class, depriving them of any incentive to exertion, and reducing them to and keeping them in a condition of helpless and hopeless misery, from which alone the State, by direct legislation, can effectively extricate them.

The remedies for relief applied by the Crofters' Commission in Scotland must be tried in Ireland, whatever other agrarian reforms are otherwise undertaken, and the short-sighted folly of the delay is unaccountable.

Every proposal for dealing effectively with the congested districts must provide for a clearance of the old arrears.

When considering the position of the Irish cottier class, Mill went very fully into the question of the best means of abolishing that objectionable form of tenancy, and the alternatives proposed, he said, reduced themselves to two—the emigration of the people, and the turning of the class into hired labourers. We all know what is the opinion of every open-minded man on the policy of expatriation, and that eminent writer himself but voiced the general belief when he absolutely condemned such an idea. The historic sentences he penned in just indignation of that course of action, have since become the creed of all land reformers, as they but expressed an axiomatic truth, time-honoured, universal, and everywhere revered, except by English statesmen in their treatment of Ireland :—

"Those," he says, speaking of emigration, our favourite specific, "who think that the land of a country exists for the sake of a few thousand inhabitants, and that as long as rents are paid, society and government have fulfilled their function, may see in this consummation a happy end to Irish difficulties. But this is not a time, nor is the human mind now in a condition, in which such insolent pretensions can be maintained. *The land of Ireland, the land of every country, belongs to the people of that country.* . . . To the owners of the rent it may be very convenient that the bulk of the inhabitants, despairing of justice in the country where they and their ancestors have lived and suffered, should seek on another continent that property in land which is denied them at home. But the legislature of a country ought to regard with other eyes the forced expatriation of millions of people."—Book. II., c. x., p. 201.

Yet for nearly a hundred years no other cure ever once suggested itself to the minds of the rulers of this ill-starred country, no other proposal ever once found favour with them than the policy of expatriation, condemned by their greatest authority of political science, as well as by the common experience of mankind. Already, in the twenty years ending 1881, 1,387,509 Irish have been sent across the seas; yet the Irish Land Question is as far from settlement, and the country, happily, as remote from that condition of solitude its rulers would call peace, as ever. Even to-day it is as when Mill wrote :—

"The loss and the disgrace are England's! and it is the English people and government, whom it chiefly concerns to ask themselves how far it will be to their honour and advantage, to retain the mere soil of Ireland, but to lose its inhabitants."—*Ibid.*

Another form of remedy Mill contemplated, and which worked itself out in England, was the transformation of the cottiers into hired labourers; but that has, to a certain degree, in the curious form of migratory labour, been here produced; yet the results are, if possible, more unsatisfactory than the old condition of things. The status of such a labourer has no charm for infusing forethought, frugality, or self-restraint, into him, and the labourer remains as he he was—a cottier—

"Equally passive in the absence of every comfort—requiring the most powerful incitements by which industrial virtues can be stimulated. Far otherwise would be the effect of making them peasant proprietors."—*Ibid.*

This seems to be admitted, and economists teach, that there is for this purpose no stimulus to exertion as yet comparable to property in land—"a permanent interest in the soil by those who till it is almost a guarantee for the most unwearied labouriousness." Despite the full and unchecked encouragement given to emigration, and which assumed the most curious phases of unwearying activity, the holdings of the great body of the people remain disproportionately small, and the disappearance of the millions who were shipped off by philanthropy, persecution, and poverty, has not led to the consolidation and betterment of the remaining small holdings. There are more to-day of that class of tenants, in proportion to the population, than there were twenty years ago; while of the landless labourers there has been almost an actual increase in recent years.

The figures under this head are instructive. Taking the latest published returns from *Thom's Directory*, of tenancies under thirty statute acres, we find the following instructive table :—

Provinces.		Not exceeding an acre.	From one to five acres.	From five to fifteen acres.	From fifteen to thirty acres.
1887—Connaught,	--	5,364	12,461	46,477	33,468
1888 ,,	...	5,522	12,138	46,521	33,932
1887—Leinster,	--	16,002	17,704	25,681	22,412
1888 ,,	--	15,789	17,463	25,582	22,313
1887—Munster,	--	11,840	10,347	18,989	24,185
1888 ,,	--	11,899	10,589	18,719	24,195
1887—Ulster,	--	14,916	20,312	65,415	54,814
1888 ,,	--	14,741	20,076	65,324	54,871
1887—For Ireland,	--	48,122	60,824	156,562	134,879
1888 ,,	--	47,951	60,266	156,146	175,711
		Decrease, 171	Decrease, 558	Decrease, 416	Increase, 432

Of the 499,109 agricultural holdings that in 1881 were in Ireland, there are 348,970 which do not exceed 30 acres ; 283,466 which are under 20 acres ; 226,453 which are under 15 acres ; 161,029 which do not exceed 10 acres ; 78,630 not exceeding 5 acres ; and 16,879 which are under 1 acre.

The enormous decrease which has taken place in agricultural holdings above an acre in extent, since 1841, is still more remarkable, and can be equalled by similar statistics of no other country in the world. In 1841, the number of this class stood at 691,202, which were then the agricultural holdings over 1 acre in extent ; but in 1888, the number was 514,691, showing a decrease of 176,511, or 25.5 per cent. in 47 years.

Now it is evident that holdings of Irish land, under the present received conditions of cultivation, or under any improved ones, and under the existing form of tenure, or under a peasant ownership, which are under 15 statute acres in extent, are absolutely unable to support and maintain a family. And if we fix as an arbitrary limit that very reasonable figure, we find that there are to-day 156,146 holdings under that line, while of those agricultural ones which are under an acre, and, therefore, a mere foothold and habitation, there are no less than 47,951 holdings.

It may reasonably be asked how those people, so cribbed, cabined, and confined, can manage to live under such circumscribed conditions of tenure. The problem has puzzled even those who, like myself, know their habits and ways of life intimately. There are no home manufactures to employ them, no cottage industries to occupy their leisure moments, comparatively little agricultural work

to keep them at work even half the year. Their own holdings, from their narrow extent, demand and receive but little labour. To prepare for cultivation, and plant with the facile but precarious potato, even a five-acre plot, with the spade, will absorb on an average about ten weeks decent labour, and then the anxious question has to be faced—what, under such circumstances, is to be done to earn a livelihood during the remaining forty-two weeks of the dreary year. As I remarked, the chances of permanent and profitable employment at home are absolutely nil. Land is rapidly going out of cultivation, as the agricultural statistics prove, and whatever tillage is pursued is carried on by the small middle-class farmers themselves, upon their own holdings and by the labour of their own family, or by the reciprocated help of neighbours of the same class in a season of exceptional hurry. Big grazing tracts are fast taking possession of the country. Large expanses of territories, requiring but the aid of a herd, for hundreds of acres, but intensifies the evils of congestion. The ruinous extent to which tillage is being superseded by grazing suggests anything but pleasant reflections to those who have to consider that this is a purely agricultural country, and that instead of, as such, supplying itself with food, it is positively producing little in that way but store cattle to be fed and fattened for England.

The political and legislative forces which are driving land out of cultivation in Ireland, within the past six years (not to go farther back in the weary monotony of these statistics of decline), are best evidenced by a comparison of the extent of land under the principal crops within this short period. In 1882 there were 152,824 statute acres under wheat, but in 1888 there were only 29,013; while of potatoes, the figures, respectively, stood at 837,918 acres, as against 804,566. There were 1,039,307 acres under oats in 1882, as against 1,280,858 in 1888. We find that the value of the crops in 1888 (the last reliable figures as given in *Thom's Directory*) was £32,413,181. Now, as the value of the potato crop alone was estimated in that year at £7,569,621, and may probably be considered as being about the same extent for all practical purposes this year, it is no great exaggeration of the measure of the admitted loss of this crop this season (putting it roughly for the whole country at 50 per cent. less than the normal yield) as being something near £4,000,000, which loss, needless to say, falls with peculiar severity upon the small congested holdings, where it forms the staple food.

The total absence, relatively speaking, of manufacturing industries in Ireland, is shown by a few figures. In 1881 there were only 61,749 persons (of whom 3,294 were females under thirteen, and 40,086 females above thirteen years of age) employed in the north, in the flax mills and factories, while for the wool and worsted manufactures in 1881 for the forty-three factories there were 7,710 persons as against 20,762 in 1871. In the cotton manufacture there were in 1881, 85,997 persons employed. In paper manufacture only 2,301. That practically ends the list of the chief Irish manufactures and the number of people to whom they give employment. That the remaining extent of the industrial population is small is shown by the fact that only 691,509 persons out of the whole population of

5,174,836 were in 1881 employed in any industries other than agriculture, which is supposed to occupy 997,956 persons as against 198,684 professionals, and 2,788,281 non-productives—representing upon the whole an unhealthy economic condition.

Those small landholders and landless classes whom I spoke of as deprived of the opportunities of employment in their own country, have, as already explained, in annually increasing numbers, adopted a very peculiar but precarious form of international labour, and as these now constitute a very large section of the population of the congested districts, a further consideration of their numbers and status is necessary. Every year, from the spring till the autumn, for longer or shorter periods, as circumstances dictate, they repair to England, and there earn sufficient to pay the relatively high rent exacted from them for their little mud cabins and potato gardens, and enough also to support their families. Considering that the average earnings do not exceed £12, and that nearly £2 of that goes in rent, and £2 more in railway travelling, one can form a fair idea of the wonderful economy and thrift with which the domestic arrangements are conducted. Dr. Grimshaw, the intelligent director of the Registrar-General's Department, has given in a handy form some interesting statistics under this head, and adopting his figures for this year, we find a most curious, and certainly original, condition of things. It would seem that in 1890, for all Ireland, no fewer than 14,081, or 2.7 per 1,000 of the population, were migratory labourers, representing a very uncertain and almost alarming situation, for that large body of men and their dependent families solely relying upon such means of employment, are at the mercy of a thousand accidents. The gradual decrease of land under cultivation in England, the introduction of improved machinery, the spread of cottage allotments, the failure of the potato at home (as this year), any one of these facts occurring, at one stroke, makes these 14,081 labourers paupers, and fit subjects for public relief. The failure of the potato, their only food resource, as now unfortunately takes place, and as is certain in biennial cycles inevitably to recur from the primitive style of cultivation and the nature of the crop-sick ground wherein it is planted, reduces this extensive class to the direst destitution. An examination of the statistics respecting the migratory labourers, reveals the fact that they come from the poor congested districts, that they form practically their chief population, and that, excepting a small spot in Donegal, in the north, they are natives of Connaught, and principally of the two counties of Galway and Mayo. All these significant facts are shown in the tables and statistics carefully compiled by the Registrar-General.

According to Dr. Grimshaw's remarks on the returns supplied to him by the enumerators of agricultural statistics, there were in June of this year 12,028 persons who "had either left, or intended to leave, their homes to seek employment as agricultural labourers elsewhere; of these, 2,247 had not left their homes at the time of the enumeration. The corresponding number for 1888 was 11,723, showing an increase of 305, or 2.6 per cent. in the present year."

From the returns collected by the enumerators of emigrants at

Irish ports, together with the information furnished by the authorities of the Midland Great Western Railway, "it would appear that 31,031 agricultural labourers travelled as passengers journeying to seek employment at a distance from their homes. Comparing these figures with those for 1888, it appears there is a decrease of 996."

In the Midland Great Western Railway returns a slight decrease is observed, for in 1888 the number of harvestmen carried by the company was 22,800, whereas in 1889 the number was 22,435, or 365 less than in the previous year. The number of harvestmen who travelled over this line in 1887 was 21,355; in 1886 it was 21,698; in 1885 it was 22,610; in 1884 it was 22,500; in 1883 it was 22,111; in 1882 it was 21,422; in 1881 it was 26,367; in 1880 it was 27,659; in 1879 it was 22,679; in 1878 it was 23,880; and in 1877 the number was 23,264.

"A discrepancy, similar to that observed in previous years, between the results obtained by the two methods is also observable in the statistics for 1889."

"It has been ascertained that a considerable number of the agricultural labourers who migrate annually to England pay two visits. This is an element which it is impossible accurately to eliminate from the emigration and railway returns. On inquiry at the Midland Great Western Railway I have been informed that "About 2,000 go twice each year," and that, "A large number remain in the counties near Dublin."

A review of the returns furnished by the agricultural enumerators shows that the total number of those in Ireland who pursued this particular kind of employment was, in the year 1889, 12,028; or at the rate of 2.3 per 1,000 of the population, according to the census of 1881.

From the statistics supplied by the Midland Great Western Railway Company, it would seem, so far as these returns are to be relied upon, that the number of harvestmen conveyed over that system from the western stations during the season of 1889, was 22,435, nearly all being from parts of Connaught. Many may have availed of the facilities of cheap travel afforded, and taken those special tickets, who were not really *bona fide* labourers of the agricultural migratory class; but it is impossible to be more exact. From the returns compiled at the ports there were 8,596 who went as migratory labourers from January to August, excluding Dublin, 3,491 going from Belfast; 2,088 from Londonderry; 462 from Greenore; and 562 from Larne.

More than five-sixths of the entire number, or 10,271, are natives of Connaught. 7,291 coming from the County of Mayo alone, which county furnishes over one-half of all the Irish migratory labourers. The railway returns point to a similar conclusion, as the persons who travelled on "harvestmen's tickets" from the railway stations situated in that county amount to 16,176, or more than one-half of the number returned by the railway authorities and emigration enumerators combined. In 1841 also, Mayo, as pointed out in the report for 1880, was the principal source of these migratory labourers. It must not be forgotten that many

who start from Mayo stations on the Midland Great Western Railway are natives of Sligo or Galway. The 7,291 were distributed among the various poor-law unions in Mayo, the principal being Swineford, 3,193; Claremorris, 1,308; Castlebar, 1,067; Westport, 762; the numbers being much smaller for the other unions. The numbers furnished by the other counties of Connaught are:—Galway, 1,416; Roscommon, 754; Sligo, 605; Leitrim, 205.

The total number in Ulster is 1,422; of these, 954 (or 67.1 per cent.) are natives of the County of Donegal. The numbers furnished by the various poor-law unions in this county include—Glenties, 355; Millford, 210; Dunfanaghy, 199; Inishowen, 120, the other unions furnishing but small numbers. It will be observed that the numbers for the four unions named make a total of 884, showing that nearly all the migratory labourers of Donegal, and more than half of all from Ulster, are natives of the very limited area along the Donegal coast comprised in these four unions. Of the Ulster counties, the next in order to Donegal is Armagh, which has 260, of whom 114 are natives of Newry, 30 of Armagh, and 101 of Castleblayney union. The County of Down furnishes 70; Monaghan, 46; Cavan, 26; Tyrone, 26; Antrim, 18; Londonderry, 16; and Fermanagh, 6.

In the province of Leinster there are only 113 migratory labourers, principally natives of the Counties of Louth and Longford, which respectively come to 70 and 24, or five-sixths of the whole number from this province. The numbers for the other counties of Leinster are very small, ranging from nine in Wicklow to two in Kildare, Meath, and Wexford. There are no migratory labourers in Carlow, Dublin, King's Co., Queen's Co., or Westmeath.

In the province of Munster there are 222, distributed as follows among the various counties:—Kerry, 138; Cork, 55; Clare, 10; Limerick, 7; and Waterford, 2. There are no migratory labourers from Tipperary.

Comparing the foregoing analysis with the corresponding returns for the year 1888, it is found that the total number of migratory labourers has increased by 305. In the province of Leinster the numbers show a decrease of 64, or 36.2 per cent.; and in Munster an increase of 11, or 5.2 per cent. In these two provinces the numbers were so small in 1888 and 1889 that they could not have any appreciable effect on the social condition of the labouring classes or on the labour market. In Ulster the number in 1888 was 1,394, while in 1889 it is 1,422, showing an increase of 28, or 2.0 per cent. An increase of 123 occurred in Donegal, which county is the chief residence of the migratory labourers of Ulster. On referring to the figures for Connaught, it is discovered that the numbers fell from 10,128 in 1885, to 9,877 in 1886; it rose to 10,148 in 1887, fell to 9,941 in 1888, and rose to 10,271 in 1889, being an increase of 330, or 3.3 per cent., compared with the number for 1888. These figures show that a large number of the inhabitants of Connaught still pursue the avocation of migratory labourers. Mayo still heads the list with the largest number, and shows an increase of 204 compared with the previous year.

The proportion for the whole of Ireland is but 2.3 per 1,000, but when considered by provinces it is found that the proportion in Connaught is 12.5 per 1,000, in Ulster it is 0.8, in Munster, 0.2, and in Leinster, 0.1.

A more exact analysis of the numbers furnished by Connaught shows that in Mayo the proportion of migratory labourers to the population reached the large number of 29.7 per 1000; in Roscommon it was 5.7; in Galway, 5.8; in Sligo, 5.4; and in Leitrim, 2.3

In Ulster, the proportion reached 4.6 in Donegal, and 1.6 in Armagh, but in all other counties it was under 1.0 per 1,000

The number of migratory agricultural labourers, not landholders; also the number having land, and the area of their holdings, is given as follows:—

Classification of Holdings in Statute Acres.	PROVINCES.				Total of Ireland.
	Leinster.	Munster.	Ulster.	Connaught.	
No. of Migratory Agricultural Labourers not Landholders,	83	208	1,087	6,872	8,250
No. having:—					
Holdings not exceeding 1 acre,	3	—	3	14	20
Do. above 1 } 2 acres,	4	—	8	41	53
Do. „ 2 } and not exceeding 3 „	3	—	20	64	87
Do. „ 3 } 4 „	4	—	28	105	137
Do. „ 4 } 5 „	3	—	29	147	179
Total No. not exceeding 5 acres,	17	—	88	371	476
Holdings above 5 } 10 „	8	3	108	1,213	1,332
Do. „ 10 } 15 „	4	—	55	876	935
Do. „ 15 } 20 „	1	2	31	576	610
Do. „ 20 } 25 „	—	3	11	148	162
Do. „ 25 } 30 „	—	1	7	103	111
Do. „ 30 } 40 „	—	2	8	57	67
Do. above 40 acres, --	—	3	27	55	85
Gross Total, --	113	222	1,422	10,271	12,028

From the statistics it appears that 85.4 per cent. sought work in England, 10.2 per cent. in Scotland, and 4.4 per cent. in Ireland; in Leinster of the 113 labourers, 88 sought employment in Great Britain, and 25, or 22.1 per cent., in Ireland; in Munster, of the 222 labourers, 64 sought work in Great Britain, and 158, or 7.12 per cent. merely migrated to other parts of Ireland; in Ulster, of the 1,422 labourers, 1,228 sought work in Great Britain (348 in England, and 880 in Scotland), while 194, or 13.6 per cent. sought employment in Ireland; in Connaught, of the 10,271, 10,119 sought work in Great Britain (only 340 of these in Scotland), and but 152, or 1.5 per cent. in Ireland.

Of these 12,028 Irish migratory labourers, 8,250, or 68.6 per cent.

are not landholders. The percentage for each of the four provinces of migratory labourers who are not landholders is as follows :—

Connaught,	--	--	--	--	66.9
Ulster,	--	--	--	--	76.4
Leinster,	--	--	--	--	73.5
Munster,	--	--	--	--	93.7

Of course the landholding migratory labourers are proportionally more numerous in Connaught than elsewhere, as the average amount of land held by those who are landholders is larger in Connaught than elsewhere. The number of landholders ; the number having over five acres ; the number with holdings not exceeding five acres ; and the percentage of holdings not exceeding five acres is as follows :—

Province.		Number of Migratory Labourers who are Landholders.	Holders of over five acres,	Not exceeding five acres.	Percentage exceeding five acres.
Connaught,	--	3,399	3,028	371	10.9
Ulster,	--	335	247	88	26.3
Munster,	--	14	14	—	—
Leinster,	--	30	13	10	56.7

A closer study of the figures will show that it is only in Connaught where any considerable number of migratory labourers hold farms exceeding an area of fifteen acres, but in considering this point the low value of the land in many parts of Connaught must be borne in mind.

On analysis by counties and unions it will be found that the condition of the migratory labourers in relation to the land, bears pretty much the same ratio as when considered by provinces : the proportions no doubt vary within small limits. It will be observed that of the 7,291 natives of Mayo, 2,516, or 34.5 per cent., are landholders, and of 2,516 only 240, or 9.5 per cent., occupied holdings not exceeding five acres.

In Leinster the highest rate per 1,000 is 0.9 in Louth.

In all the counties of Munster the numbers were so small that they are not likely to have any important general effect.

The following are, therefore, the counties in which the influence of the migration of labourers is most likely to be felt :—Mayo, 29.7 per 1,000 ; Galway, 5.8 per 1,000 ; Roscommon, 5.7 per 1,000 ; Sligo, 5.4 per 1,000 ; Donegal, 4.6 per 1,000 ; Leitrim, 2.3 per 1,000.

The following statement shows by Poor-law unions the proportion of migratory labourers in all those districts where it exceeds 10 per 1,000 of the population :—

Poor-law Unions.		Counties in which situated.	Rate, per 1,000.
Swineford, --	--	Mayo, --	59.4
Claremorris, --	--	Do., --	41.0
Castlebar, --	--	Do., --	33.1
Glennamaddy, --	--	Galway, --	28.7
Castlereaigh, --	--	Mayo and Roscommon, --	22.3
Mountbellew, --	--	Galway, --	18.8
Westport, --	--	Mayo, --	18.6
Tobercurry, --	--	Sligo, --	15.9
Ballina, --	--	Mayo and Sligo, --	15.3
Dunfanaghy, --	--	Donegal, --	11.9

In Mayo no less than 13.1 per cent. of the adult male population usually seek such employment at a distance from their homes, while in no other county in Ireland does the proportion reach 3 per cent.

In Galway the proportion is 2.3 per cent. ; in Roscommon, 2.3 ; in Sligo, 2.2 ; in Donegal, 1.8 ; in no other county does it reach 1 per cent.

The very slender resources upon which these people manage to live are bad enough, and render their position almost unendurable, if to these inconveniencies and hardships of their life were not added the miserable hovels they are forced to live in. The census of 1881 furnishes us with figures upon this subject. According to it we find there were no less than 15,458 houses in Munster of what is designated the fourth-class (that is, practically, a one-roomed hovel) ; 7,042 in Ulster ; in Leinster, 9,383 ; 8,782 in Connaught, and in all Ireland, 40,665 ; while of the third-class, or two-roomed cabin, there were 88,329 for Munster ; 133,724 for Ulster ; for Leinster, 75,576 ; 86,846 for Connaught ; and 384,475 for all Ireland. If the habitations of the people are any indication of their comfort, a more cheerless, comfortless condition of things could not possibly be found than these figures reveal. Comparing the statistics of 1881 under this head with those of a like character for previous decennial periods, a lamentable decrease is noticeable in the number of the houses of the peasantry, and this not compensated for in any degree by a corresponding increase in a better-class accommodation. We find on analysing these tables, that in 1851, for instance, there were 6.3 persons in each house ; in 1861, 5.8 ; in 1871, 5.6 ; and in 1881, 5.6. Though in 1881 the number of first-class houses increased by 41,127 as compared with 1871, and by 11,311 as with 1861, and the second-class by 41,127 as with 1861, and by 61,543 as with 1871,—these being mainly civic structures, yet the total number of inhabited houses was reduced to 914,108 in 1881, as compared with 961,380 in 1871, and 995,156 in 1861. In 1881, the first and second-class were in the proportion of 53 per cent. of the entire number, while in 1871 they were as 46 per cent. In 1871 there were 519,783 third and fourth-class houses inhabited by 534,274 families ; in 1881 these numbers ran down to 425,140, in-

habited by 431,119 families, showing a reduction of 94,643 houses, and 103,155 families within the ten years. The total number of families from 1851, shows a steady decrease, being then 1,204,119 as against 995,074 in 1881; the decrease in families living in houses of the third-class—the ordinary small farmer cottage being from 588,440 to 390,094, while in houses of the fourth-class, the pure labourer population, it was from 284,224 to 40,665. These sad figures mean the decimation of the labour population, whence were drawn the best recruits for the British army and navy. With their decline has declined the men of Irish nationality in the services, and in being obliged instead to pick up and drill the weak off-scourings of their city slums, the English people are paying one of the penalties of their policy of expatriation of the people of Ireland. It requires a few Majuba Hills to make them see if they have benefited by the bargain. And, nevertheless, the Irish land problem is unsolved, and the congestion of the population is as bad as ever.

Now, brought face to face with this people, a large proportion of them as we see with no settled foothold in the land, most of them with but a paltry holding of over-cropped and worn-out soil under eternal, changeless cultivation, the problem of congestion has to be faced. It is evident from the experience of the past forty years of rigorous banishings, that emigration is not the remedy. The overstocked labour markets of America and the Colonies are very properly objecting to the policy of the English government shooting into their cities the pauper peasants of Ireland, and practically we are at the beginning of the end of transatlantic toleration of that peculiar system of government—peculiar alone to this great empire. An alternative remedy more in consonance with economic laws and humanity offers itself in a generous and liberal policy of migration. There exist in Ireland thousands of acres of splendid grazing land which might be purchased and partitioned among these agricultural labourers, if the necessary grant for the purpose were voted by parliament. The money so advanced should not under any circumstances be of an eleemosynary character, but, on the contrary, partake of the sound character of a loan, repayable at a low rate of interest in 100 half-yearly instalments, or in less than fifty years if so agreed. That the security for such advances is unquestioned, the returns published by the Land Commission respecting their extensive, beneficial, and complicated transactions, indubitably prove, and are, indeed, most creditable to the honesty and probity of the contracting parties. We find that down to September of this year, out of £5,758,230, being the amount of loans issued, only £5,581 was unpaid—a remarkable fact, considering the depressing conditions under which farming has since been pursued, and the high rate of purchase often given. With that evidence of honesty before them, the British rate-paying public need have no misgiving in risking their credit to any amount to help the Irish farmer and labourer to get out of the difficulties English laws reduced them to. That experiment of migration, if carried out on a sufficiently thorough scale, would be costly, and some ugly collateral rights of tenants now holding the lands as graziers or otherwise, and imagining they possess the same inalienable

right to them as the holders of ordinary agricultural land, may be found on practice to arise, but into that aspect of the question I am not concerned to inquire.

There is a class of land now standing useless in the market, and capable of improvement and utilisation—the reclaimable waste lands, which could, at a comparatively small sum for purchase, be easily and cheaply secured. Mill, speaking of this subject in connection with the means of abolishing the cottier tenancy, thus writes:—

“A large proportion also of the present holdings are probably still too small to try the proprietary system under the greatest advantages; nor are the tenants always the persons one would desire to select as the first occupants of peasant properties. There are numbers of them on whom it would have a more beneficial effect to give them the hope of acquiring a landed property by industry and frugality than the property itself in immediate possession. There are, however, much milder measures, not open to similar objections, and which, if pushed to the utmost extent of which they are susceptible, would realise in no inconsiderable degree the object sought. One of them would be, to enact that whoever reclaims waste land becomes the owner of it at a fixed quit rent, equal to a moderate interest on its mere value as waste. It would, of course, be a necessary part of this measure to make compulsory on landlords the surrender of waste lands (not of an ornamental character), whenever required for reclamation. Another expedient, and one in which individuals could co operate, would be to buy as much as possible of the land offered for sale, and sell it again in small portions as peasant properties.”—*Political Economy*, Book II, c. x, p. 203.

It would be too difficult and complex a subject to go into the important question here and now, of whether ordinary grazing tracts or the reclaimable waste lands should be selected for the purposes of migration. A great deal will depend upon the class of land which happens to be contiguous to the congested quarter, for that kind of land is what preferentially should be appropriated for the purpose. That something should and must be done in the direction of migration is evident from the general condition of the country, and the absence of any means of employment provided by either by public or private sources. No reliance can be placed to permanently relieve congestion on the ordinary and normal opportunities of labour. Despite all that has been of recent years done, the anxious problem of the unemployed labour population still remains unsolved and practically insoluble, except by increasing their land-takes, and finding work for them on their own holdings, thus keeping them out of the overcrowded labour markets at home and in England. Undoubtedly, a deal of good has resulted from the passing of the several acts dealing with the dwellings of agricultural labourers, and, as a result, some solid improvement has been made in their condition. We find that the number of loans sanctioned since the passing of the Act 23 Vic., c. 19, was 664, amounting to £325,660—the cases sanctioned in 1888–'89 being 13, amounting to £3,020. But the fact of the measure being purely permissive has considerably interfered with its utility, and confined its operations to quarters where it is not so urgently needed. In the West, and in those parts of it particularly which

are known as the congested districts, the overcrowded villages and sea-coast hamlets, where the habitations of the people are most wretched, it is a lamentable fact that the Act is practically a dead letter, and that nothing has been done in the desirable direction of improving the dwellings of these poor people. A serious defect of the measure is the disproportion existing between the work done and the cost. The machinery has been so complicated and expensive that a great deal more is eaten up in preliminary law costs than in actual work.

To the various Tramway or Light Railway Acts the labouring population are indebted for some means of employment, and some opportunities of local earning. Despite their many drawbacks, these projects have done good, and are calculated to do still more in the near future. Since their initiation in 1883 to 1887, when the last returns were published, 428 miles of railway, guaranteed upon the public rates, have been built, involving an expenditure of £1,884,816, and a guaranteed capital of £1,672,032. It is to be hoped there will be a considerable extension of these state-aided projects, as it is now evident that unless so encouraged there is no possibility of their otherwise being made. In this and in every other direction of private enterprise there unfortunately is very little disposition to avail of any of the facilities afforded for giving useful employment and improving land, and this deplorable want of private initiative makes it more urgent for the government to actively undertake the duties so scandalously neglected by the owners of land. Under various acts encouragement is given for draining and improving land; yet, although no country is in more urgent need of such, there has been very little done. Since 1847 only £4,875,348 was given in loans for this purpose, including £923,620 given out at one per cent. in 1880, and last year alone only £30,125 was applied for. For the aid of local drainage advantageous loan terms are offered; yet there only fifty-three districts formed, and there have been only 87,964 Irish statute acres drained or improved, at a cost of £555,631. For planting—and that is a matter as urgent as drainage—only 103 loans were granted since the passing of the Act 29 and 30 Vic., c. 40, and of this amount only two, amounting to £950, were sanctioned last year. It is thus evident that the amount of work given, or likely to be given, by all the various means of private enterprise, is very little, and can never be depended upon, under any circumstances, to afford sufficient employment to even a fourth of the labouring population. This fact, undeniably proved by the unerring test of statistics, renders it imperative on the government to itself become the employer of this unutilised labour, and makes it necessary that substantial employment should be found for them. It shows clearly that the ordinary instruments of employment in the country are inefficient, and helplessly incapable and unwilling to afford any. As a large proportion of the congested districts consists of the sea-coast villages, it may be interesting to consider for a moment what state encouragement has been given them in their precarious pursuit. We find that the number of men engaged in the salmon

fisheries in 1888 was 13,255, while the value of the fish exported was £33,948; but this is capable, with careful supervision, of being still more remuneratively increased. The coast fisheries, however, more intimately concern the congested districts. Take the mackerel fishery in 1888, for instance. It was less than the previous year, being in amount caught 160,725 boxes of two cwt., realising £129,084; while poaching on the Irish preserves, for want of official encouragement to native fishermen, were 21 Scotch, 86 French, and 357 English vessels in that year alone. The Irish herring fishery, which should be a staple native industry, is prosecuted on the east coast by 1,000 boats, large numbers, as elsewhere, being foreign, the proportion being, for the whole of Ireland, 1,053 of which 757 were Irish, and 232 Scotch. Although our seas abound with fish, still we imported from Scotland in 1888 34,038 barrels of cured fish. The amount captured was 65,249 mease realising £51,868. The Irish oyster fishery, so capable of development, in 1888, only came to 1,040 barrels, realising £550. The Irish deep-sea fisheries, judging by the figures published of the number of registered vessels from 1864 to 1882, annually declined. Then there were 9,300 vessels and boats, employing 40,946 men and boys; while in 1882 there were 5,827 vessels, and 21,801 men and boys. According to the collectors of customs and coastguard returns (the latest published), the number of craft of all descriptions engaged in fishing for sale in 1888, was 5,827, and the crews 21,801, consisting of 21,003 men and 798 boys. The number partially engaged in fishing was 4,326, and crews 15,386; and the number solely engaged was 1,501, and crews 6,415. The extent of the development of the fisheries may be best seen by an examination of even their present values. In 1888 the returns of the cod fishery in Ireland were valued at £145,230; mackerel, £80,425; herring, £131,902, and salmon, £491,100. All these figures point to the vast margin for development which exists, and show the great expansion possible under an intelligent and kindly system of state encouragement. This aid to the fisheries, if well directed and applied, would undoubtedly go far towards relieving the pressure of population in the congested sea-coast villages. All these facts and figures clearly reveal the actual condition of the agricultural labour population which form the congested districts, and it is evident that they must be taken into careful consideration in any measure proposing to deal effectively with that anxious and difficult problem. That the question is urgent is too plainly evident, and that the sooner it is grappled with the better for the interests of peace and progress requires no argument to prove. Whatever remedy is tried, it is to be hoped it will be thorough, complete, and satisfactory, not a mere piecing and patching over of the difficulty, a temporary tiding over the present troubles, but a measure of practical, enduring, and general good.

II.—*Some Notes upon Light Railways and Tramway Guarantees in Ireland under the Tramways and Public Companies' Act, 1883, 46-47 Vic. chap. 43, and Suggestions for a Different and Improved System of Guarantee.* By Fletcher Moore, Esq.

[Read Wednesday, 4th February, 1891.]

IN the year 1860 it was considered to be of great public benefit that tramways should be constructed in Ireland, and accordingly an act of Parliament was passed—23 & 24 Vic. chap. 152, whereby (instead of an expensive private act of Parliament being required for each tramway), a presentment might be obtained from the grand jury of the county wherein the tramway was to be constructed, and that presentment having been duly confirmed by an order of the Lord Lieutenant in Council, became equal in force and validity to an Act of Parliament, and the tramway could be constructed in accordance with its provisions. This act was further amended in the following year, but as those acts only authorized tramways working with horses, they did not effect the anticipated object of tramway extension in Ireland. Ten years having elapsed—in the year 1871—a further great step was taken, and steam or other mechanical power was authorised to be used on tramways, under the 34 & 35 Vic. chap. 114, but the speed being limited to six miles an hour, it was not yet sufficient to satisfy modern ideas, and the act remained in abeyance for just another ten years, when in 1881, the 44 & 45 Vic. chap. 17 was passed, which allowed a speed up to ten miles an hour; this would have given a great impetus to tramway construction, only, unfortunately, troublesome times had come upon Ireland, the Land Commission had set to work to cut down rents, and capitalists feared to enter upon any work.

In 1883 another fresh start took place, owing to the passing of the 46 & 47 Vic. chap. 43, now popularly known as the "Tramway Guarantee Act." By section 1 of that act, the grand jury of any county was authorised to give a guarantee, chargeable upon any barony (which includes part of a barony), that dividends would be paid upon the capital as paid-up of any tramway (which includes a light railway), but not exceeding the rate of 5 per cent. thereon.

By a later section (9) of the same act, it was provided that when any barony, as before mentioned, in any half-year after the opening of such tramway for traffic, should have paid any sum on foot of such guarantee, the treasury would then recoup to the barony a sum not exceeding half the amount so paid by the barony, provided such payment by the treasury should not exceed 2 per cent. upon the paid-up guaranteed capital.

By the 5th section of the same act, it was provided that when the tramway came to earn more than enough to pay its own dividends, it should then repay by degrees to the barony and to the treasury all the monies so advanced by them to pay the dividends of the tramway in its infancy.

Now, apparently, the working of this act would be simple and

easy, but when tried in practice, many serious objections and flaws appear, some of which may be enumerated as follows:—

1st. It is costly in the working, for the whole amount required has to be levied, in the first instance, off the barony, before any treasury payment begins.

2nd. In the present state of financial affairs in Ireland, a 4 per cent. baronial guarantee cannot easily be put on the money market at par, whilst even a 5 per cent. guarantee commands but a slight premium; thus the construction of guaranteed railways or tramways under this act has been greatly hampered and made more costly, owing to the difficulty of financing the shares prior to the opening of the line for traffic.

3rd. The dates of the meetings of the grand juries throughout Ireland not happening at even periods of six months apart (in Dublin county there is only one presenting term—viz., April each year),—the presentments and consequent payments for these guaranteed dividends to the tramway companies and their shareholders must be irregular. Thus, take it that the half-year of the tramway, *quoad* the accounts being closed and dividends declared, ended—say upon the 31st December,—then the presentment for such dividends could be made by the grand jury at the following spring assizes, but the levy having then to be made, the payment to the tramway company for their shareholders could not be made till the summer assizes, that is, six months after the dividend was due according to the balance sheet of the company. But take the half-year as ending the 30th June, then by using great diligence, it might be possible to obtain from the grand jury at the summer assizes—that is in the month of July,—the presentment to levy the money, and then the payment would be made by the grand jury in the following spring assizes, that is, nine months after the dividends were due, whilst if the summer assizes had been missed, the presentment to levy would only take place at the following spring assizes, and the payment would not be obtained until the summer assizes following, that is, over twelve months after the dividends were due, whilst in the case of a guaranteed tramway in the county of Dublin, where the presenting term is only in April, the dividends might be due for twelve to eighteen months before they were paid by the grand jury to the tramway company for their shareholders.

4th. The barony having thus paid over to the tramway company the money for the guaranteed dividends, has then to apply to the treasury to be recouped the moiety or proportion of the money they have paid, and before there is time to have received that moiety in aid from the treasury, the barony has a fresh presentment made upon it for a further half-yearly dividend, and a fresh levy has to be made upon the ratepayers, so that the treasury contribution to the dividends of any one half-year does not actually become available to reduce the demand upon the barony, until nearly a year after the barony has paid over the amount to the tramway company, and part of that time it remains idle in the hands of the grand jury, available neither to reduce the rates, nor to pay the over-due dividends to the shareholders of the tramway.

5th. It is to be remembered that this guarantee is given by the barony and treasury in perpetuity, and in many of the guarantees under this act, the liability is likely to last for many years, and the chance of repayment to the barony or treasury out of the surplus earnings of the tramway under section 5, is certainly rather remote.

Now, let us consider how it would be if instead of the barony giving a 4 or 5 per cent. guarantee, and having half of this repaid to it by the treasury, the operation were reversed, and the treasury were to give a direct 3 per cent. guarantee, half of which should be recouped to it by the barony: it is manifest

1st. There would be a great saving—

(a) To the barony, as it would gain on a 4 per cent. guarantee a half per cent., and on a 5 per cent. guarantee from 1 to $1\frac{1}{2}$ per cent., according as the tramway might contribute to the dividends.

(b) To the treasury, as it would gain one-half per cent. in every case.

2nd. The government 3 per cent. guaranteed shares would be worth in the market par or over, and would thus facilitate the financing, and so save capital for the construction of the line, a most important point in constructing light railways or tramways in Ireland.

3rd. The dividends could be more punctually paid, and capital thus more easily got out for future lines, whilst in existing lines, if this scheme were applied to them, the shareholders would most probably be very willing to exchange their baronial guaranteed shares for those of the government—as the value of their shares would thereby be enhanced—or if they did not, a plan of paying the objecting shareholders off in cash, might be easily added.

4th. By thus reducing the interest on the share capital, manifestly the chance of the tramway paying the dividends out of its own earnings, and thus not calling upon the guarantee at all, would be increased, and, further, the time when the tramway, out of its surplus earnings, should commence to repay the barony and the treasury the moneys so advanced for the dividends, would be brought into the nearer future, thus in many cases of Irish tramways, reducing what is now nearly an impossibility into a reasonable probability.

5th. Further, the treasury by using their half per cent. saving as a sinking fund, could thus addeem their liability on the guarantee, which, as it stands at present, in most cases is likely to prove perpetual, and by making it a condition that the barony also should use at least part of its saving as a sinking fund, the barony liability could also be terminated in a reasonable time.

To reduce this to figures and make it plainer: take, say, the guaranteed capital of the tramway at £40,000, and the guaranteed rate at 5 per cent.; now, if the tramway be taken as not contributing anything at all out of earnings, and the whole guarantee is called upon, there has, in the first instance, to be levied off the ratepayers, the sum of £1,000 for each half-year, plus, of course, the cost of collection, which may be put down at 9d. in the £1 = to £37 10s. This amount having been levied, and paid over to the tramway company for distribution to its shareholders, sometime afterwards the

barony will be recouped by the treasury two-fifths of this amount, that is, £400. But if the method herein suggested had been adopted, and the treasury gave, in the first place, the 3 per cent. guarantee, a sum of £600 only would have to be paid by the treasury, of which it would be afterwards recouped one-half by the barony, that is, £300. Thus the treasury would save £100 each half-year (paying £600, and being recouped £300, thus paying only £300 instead of £400), whilst the barony would actually save £300 (paying only £300 instead of paying £1,000, and being recouped £400 of it); or taking the guarantee at the rate of 4 per cent., the reduction each half-year would be as from £800 to £600, or a saving of £100 respectively to the barony and the treasury.

It will be seen that the treasury would benefit, and through it the public at large. The barony and its ratepayers would gain. Both treasury and barony would get rid of a perpetual liability. The guaranteed shareholders would gain by the regularity of payment of their dividends, and the enhanced value of their shares. The tramway company would have the vista in the future of being able by paying off the treasury and the barony, to get back the shares so kept in pawn, as it were, by their creditors, and would then be in a better position to give further facilities to the public, by giving increased accommodation, or reducing rates.

Finally to sum up, my suggestions are briefly as follows:—

Let the treasury offer to any proposed future, and to the guaranteed shareholders of any existing tramway or light railway, under the act of 1883, instead of the present baronial guaranteed shares, 3 per cent. government shares, at par for 4 per cent. guaranteed, and at an increased quantity value, for the 5 per cent. guaranteed, taking the average value of those shares during say the year 1890, and these shares might be declared not addeemable say for ten years, and then at a small premium, say of 5 per cent.

The barony should enter into an arrangement to recoup the treasury one-half of each payment made. It may be said that the treasury would run a risk of the barony not recouping it, but at present the treasury contributes to the county rates, by giving over the probate duties, and this could be retained by the treasury in case of any default.

The treasury and the barony should each make a sinking fund of say one-half per cent., for the purpose of addeeming such guaranteed shares. The shares so addeemed should be held by the barony or the treasury as a safeguard in case the tramway should cease working, and as a security for the repayment by the tramway out of its surplus earnings, of all sums advanced to it by the barony or the treasury for the payment of its guaranteed dividends.

As soon as the tramway should have repaid say one-fourth of the amount it might owe to the barony or the treasury, as the case might be, it should be entitled to receive back a proportionate part of the shares so held by the barony or treasury, and should be entitled to issue such shares (as preference, but unguaranteed), as might be required for the improvement of the line, or for affording additional facilities or accommodation to the public.

There are several minor points, which though outside of the method of guarantee, still affect the tramways and their shareholders and the ratepayers, and may, therefore, be shortly mentioned. A large increase in the rateable value of a district arises by the construction of a tramway, not only from external sources, but from the actual railway or tramway line itself and its earnings, together with its houses, depôts, stations, etc., being valued for rating purposes, such as for poor-rate, county cess, the tramway guarantee rate (the tramway thus paying towards its own guarantee), and last, though not least, for income tax; these rates have, in the first instance, to be paid by the tramway company, but are actually and really paid out of the guarantee, and so fall on those who pay the guarantee-rate. When the guaranteeing district is conterminous with the poor-rate and the county cess district, it, of course, does not matter much; but when these are not conterminous, as is generally the case, it is very hard that those who pay the guarantee, should have to pay on property which was created by their guarantee, whilst much of this increased rate goes off to another district which gave no guarantee, and pays nothing to it, whilst the income tax is collected not only on the enhanced rateable value, but as it has to be deducted from the shareholders, and paid over to the income tax collector, it is thus actually paid by the ratepayers who pay the guarantee, and thus often paid twice over.

It might be reasonably asked, therefore, in the interest of the ratepayers, that the line itself, its depôts, stations, etc., might be free from taxation so long as the tramway was calling upon the guarantee in aid.

The annexed list of tramways and light railways, under the Act of 1883, is taken from the latest, "The Fifty-eighth Annual Report of the Commissioners of Public Works, Ireland, for the year 1889-90."

III.—"*The Registration of Assurances Bill.*" By Joseph Maguire, B.L.

[Read Tuesday, 24th February, 1891.]

"THE Registration of Assurances Bill" of the Attorney-General, Mr. Madden, is the complement of his "Registration of Titles Bill"; combined they cover the entire field of land transfer in Ireland. Last session an able paper on the latter of these bills was read by Mr. Lawson, B.L. and discussed by the society. It seems desirable, however, that a subject of primary importance, like land transfer should be viewed by the society in its totality. This paper, then, is intended to place before the society, that portion of the land transfer proposals of the Attorney-General which is outside the scope of the able paper referred to.

"The Registration of Assurances Bill" is a large and comprehensive measure, aiming at the consolidation of the statutes, and involving important changes in the law and practice of deeds registration in Ireland. Like its companion measure it is framed on a

GUARANTEED UNDERTAKINGS PASSED BY PRIVY COUNCIL.

I.—CONSTRUCTED AND OPEN TO THE PUBLIC.							
Name of Project.	No. of Miles.	Promoters' Estimate.	Board's Estimate.	Amount of Guarantee.	Guaranteeing Area.		
					County.	Baronies.	Valuation.
		£	£	£			£
Carrickfergus Harbour Junction Light Railway,	1	7,500	7,300	6,500	Antrim, ..	Co. of Town of Carrickfergus,	25,807
Cavan, Leitrim, and Roscommon Light Railway,	48	201,193	224,000	48,000 154,000	Cavan, .. Leitrim, ..	Parts of Loughtee Lower, Tullyhunco, Tullyhaw, Carrigallen, and Leitrim and Mohill, ..	87,226
West Clare Light Railway, ..	27	180,000	170,000	163,500	Clare, ..	All Baronies,	316,739
Ballinascarty and Timoleague Light Railway,	6	25,000	31,000	25,000	Cork, ..	Ibane and Barryroe, and E. Carbery, E.D. (part), ..	43,674
Cork, Coachford, and Blarney Light Railway,	18	78,300	74,150	75,000	„ ..	Parts of E. Muskerry, Cork, Barretts,	53,080
Schull and Skibbereen Light Railway, ..	14	57,000	61,000	57,000	„ ..	West Carbery, W.D., } „ „ E.D. }	61,862
Dublin and Blessington Steam Tramway,	18	80,000	63,800	40,000	Dublin and Wicklow, ..	Parts of Rathdown, Upper-cross, Newcastle, and Talbotstown,	50,026
Clogher Valley Tramway, ..	36	128,285	140,000	132,000	Fermanagh and Tyrone, ..	Parts of Magherastephana, Tyrkenney, Lower Dunganannon, and Clogher, ..	89,870
West Donegal Light Railway, ..	4	19,000	18,300	19,000	Donegal, ..	Parts of Tyrhugh and Banagh, ..	36,132
	172			£720,000			
II.—LINES IN PROGRESS OF CONSTRUCTION.							
Mitchelstown and Fermoy Light Railway,	12	60,000	65,400	60,000	Cork, ..	Condons and Clongibbous, and Fermoy (part),	79,043
Tralee and Dingle Light Railway, ..	37	120,000	124,460	120,000	Kerry, ..	Corkaguiny, Clanmaurice, Trughenacmy (part) and Urban Sanitary District of Tralee,	148,517
Timoleague and Courtnacsherry, ..	3	18,702	12,000	12,000	Cork, ..	Ibane and Barryroe, and E. Carbery, E.D. (part of), ..	43,822
Loughrea and Attymon Light Railway,	9	62,403	49,700	54,448	Galway, ..	Parts of Leitrim, Dunkellin, Athenry, Kilconnell, Loughrea, Longford, and Tiaquin, ..	224,992
	61			£246,448			
III.—LINES NOT COMMENCED BUT ORDERS STILL IN EXISTENCE.							
Armagh and Keady Light Railway, ..	9	47,460	56,400	40,000	Armagh, ..	Tiranny, Upper Fews, and Lower Fews,	93,823
West Kerry Light Railway, ..	27	120,156	147,000	112,000	Kerry, ..	Iveragh,	19,805
Ballinrobe and Claremorris Light Railway,	12	79,627	74,118	71,664	Mayo, ..	Kilmaine and Carra (part), ..	55,197
South Clare Light Railway, ..	26	124,193	124,374	120,000	Clare, ..	All Baronies,	316,739
	74			£343,664			
Total, I., II., and III. ..	307			£1,310,112			
IV.—LINES WHERE THE ORDERS HAVE EXPIRED.							
Kilrush and Kilkee Light Railway, ..	8	40,000	43,500	40,000	Clare, ..	Moyarta,	31,577
Woodlawn and Mount Bellew Tramway,	9	33,200	33,000	33,200	Galway, ..	Parts of Ballymoe, Killian, Tiaquin, Kilconnell, ..	42,834
Shillelagh and Newtownbarry Light Railway,	11	43,963	61,700	42,000	Wicklow, Wexford, and Carlow, ..	Shillelagh, Scarawalsh, and parts of St. Mullins Upper, and Forth,	86,704
Newtownbarry and Scarawalsh Light Railway,	9	35,385	49,950	36,000	Wexford, ..	Scarawalsh,	56,818
	37			£151,200			

The Board of Works for the Treasury appear to have paid in this year to the Baronies the sum of £11,735, thus reducing the amount already paid by the Baronies from £28,080 to £16,345. In addition to that the Baronies had to pay a sum of £2,385 to defray the excess of Expenditure over Receipts, towards which the Treasury do not contribute at all.

principle, widely and wisely recognized in modern legislation, of leaving most of the details of practice to be settled by competent authority by means of rules to be framed in accordance with the express provisions of the bill.

It is pre-eminently a bill for the protection of purchasers. Its leading provisions are all directed towards this—the main end of registration. Clauses 8 and 15 deal with two glaring defects in our law of priority, which it was the intention of the present writer to have long since brought under the consideration of this society. These are :—

(a) The state of the law of notice ;

(b) The priority accorded to a mortgage, by deposit of title deeds unaccompanied by writing.

As regards the former of these, the anomalous condition of the law of notice, it is well established that in cases of conflicting equities, by the application of a principle of agency an innocent party will be held to be affected with notice of matters of which he is wholly ignorant, provided his solicitor has knowledge of the same. The leading case on this subject is *Le Neve v. Le Neve*, reported in (2) White and Tudor's leading cases (44). The decision in this case is generally disapproved of in its results, although it is a fair deduction from well-recognized principles of equity. It is interesting to the student of jurisprudence, as an illustration of the overgrowth of equity and its correction at the legislative hands of the Attorney-General, if his proposal becomes law, will illustrate the theory of Sir Henry Maine on the relations between equity and legislation as remedial agencies.

The remedy embodied in clause 8 is as sweeping as could be desired, proposing, as it does, that no kind of notice, unless accompanied by fraud, should deprive a purchaser of the statutory priority acquired by registration. The bill, of course, does not attempt the impolitic, if not impossible, task, of defining fraud, as fraud however difficult of definition, is easily enough recognized in the circumstances of a particular case. The second glaring defect above referred to, and which the bill proposes to remedy, is the anomalous priority which has been accorded to a mortgage, by deposit of title deeds unaccompanied by writing.

That an equitable mortgage by deposit, without writing, should ever have been held valid, to say nothing about its priority to other transactions, seems totally inconsistent with what might be almost called a fundamental law—the Statute of Frauds. The validity of a mortgage of this kind was first established more than a century ago, in the case of *Russell v. Russell* (1 Bro. C. C. 269), but this decision has since been judicially spoken of as “a determination repeatedly reprobated and regretted.” Nevertheless it was followed in an English register county in 1828, in *Sumpter v. Cooper* (2 B. and Ad. 223), where a registered assignment was postponed to an equitable deposit without writing. In short the priority accorded to a mere equitable deposit without writing, seems not only to over-rule the Statute of Frauds, but to defy the Registry Act as well. It has been pointed out by judicial authority as an extraordinary anomaly, *by which the*

very informality of a transaction is made the ground of its superior validity. The decision in *re Burke's trusts* declared that the equitable mortgage without writing, was from its very nature incapable of registration and therefore outside the Registry Act. Clause 15 of the bill simply provides that such a transaction may be registered by means of a memorial stating the principal facts of the deposit, thus bringing the matter clearly within the scope of the bill ; while clause 18 renders it void as against purchasers if unregistered. The same clause operates similarly on liens for unpaid purchase money, and the vesting of lands under acts of Parliament, these transactions being brought within the scope of the bill by clauses 16 and 14.

It would be difficult to overestimate the value of these proposals by which the law is to be placed on a reasonable and satisfactory basis, by which transactions outside the Registry Act are to be brought within it, to the great advantage of purchasers ; by which the process of search is to be centralized, and the symmetry of the system secured by reducing matters differing in form and nature, but capable of similar treatment, to one uniform law of registration and priority. These desirable results are further aimed at by the provisions for registration in the Registry of Deeds Office of Judgments entered up before 1850—*lis pendens*, crown bonds, recognizances, private acts of Parliament, and other matters, which, at present are either not registered at all, or have to be sought for in some other office. The saving of trouble and expense likely to follow from thus centralizing the process of searching is sufficiently obvious.

But even these provisions do not represent all this bill does for the protection of purchasers. Under the system, as it exists at present, some time must elapse between the completion of a search and the registration of the purchase deed, to which the search is antecedent. To be mathematically accurate in this particular, it would be necessary to conclude a search at four p.m. and register the deed at ten on the following morning. To meet this difficulty, and for the protection of contracts generally, a system of caveats is proposed and regulated by clauses 51 to 54. This system of caveats ought to work satisfactorily. It is likely to cause little official friction ; as the intention of the bill appears to be that caveats shall be assimilated as far as possible in form and treatment to memorials of deeds.

Another most important feature in the bill, and apparently directed towards the same end as those already referred to, is the provision for the registration of wills and intestacies. This matter is dealt with by clauses 39 to 50, which are mainly founded on the Act 14 and 15 Vic. c. 72, an act which never became operative. There must always be a difficulty in regulating the priority of wills in a registration of deeds, a difficulty in assimilating in reference to priority, two things which, in this very matter of priority, are from this very nature widely different. Apart entirely from registration the maxim "*qui prior est tempore potior est jure*" regulates the priority of deeds, while in the case of wills, the maxim is reversed ; the will of later date taking priority over the earlier one.

The main defect of the existing law, however, lies in the fact that

no protection is afforded to a purchaser as against a party claiming under an unregistered will. This arises from the absence from the Irish Registry Act, of any provision declaring unregistered wills void as against purchasers. The provisions, however, embodied in clauses 39 to 50 will, if found practicable, do much more than remedy this defect in the existing law. They are very elaborate in their character and highly tentative so that we have no actual experience to guide us in our estimate of their practicability. There can be little doubt, however, that if they are found to work successfully, they will be a great gain to the system of Registration of Assurances: besides affording additional protection to purchasers they will fill up the interstices of our system of registration. At present wills are rarely registered in Ireland, and devolutions, by operation of law, from their very nature—never. As a consequence registry searches seldom disclose any other than acts *inter-vivos*. The proposals now under consideration, if adopted, will change all this. Those missing links in the chain of title, and which have to be sought for elsewhere than in the Deeds' Office, will be supplied, and a registry search, if properly directed, ought to disclose a perfect abstract of title.

These provisions regarding wills and intestacies would appear to be the crucial point in this bill. If they are found impracticable it will show that the ideal excellence aimed at by the Attorney-General is unattainable in a Registration of Assurances; while, on the other hand, if they are found to work well, the result will be to bring the Registry of Deeds Office to a condition bordering on theoretic perfection. The deduction of title would be greatly facilitated and the path of progress cleared for the system of Registration of Title which it is proposed to re-create, if, instead of summoning and examining witnesses to ascertain facts material to the title, and directing searches in other offices for other facts equally material, the Examiner of Titles were enabled to turn to a single office for all the facts constituting the title which it is proposed to record.

In the system of judgment mortgages now largely availed of, the bill proposes little change. Clause 24, dealing with errors and misdescriptions in affidavits of judgment seems merely declaratory of the existing law, that is to say, that such errors and misdescriptions do not invalidate where they are not calculated to mislead. The earlier decisions on errors and misdescriptions in affidavits of judgment, were more technical than those more recently declared, and proceeded on the principle that a judgment mortgage being a mortgage *in invitum*, and the creature of the statute, its advantages could not be gained without a strict compliance with statutory requirements. The stringency of earlier decisions, however, appears to have been relaxed in the direction of the principle embodied in clause 24, by which a substantial as distinguished from a literal compliance with the requirements of the bill will be sufficient to validate the mortgage.

Having considered the bill in its main features with respect to priority, the protection of contracts by caveats, the registration of wills and intestacies of judgment mortgages, and other acts affecting

land, I shall proceed to consider those provisions that are intended (a) to facilitate registration; (b) to simplify official procedure. Both these objects would be promoted by clauses 68 and 69, which abolish the necessity for affidavits of perfection in the case of deeds duly attested and registered within a year, and wills duly attested and registered within two years. At present an affidavit proving the execution of an instrument, and the signing and sealing of the memorial, is in the case of all deeds a condition precedent to registration; and in the case of wills, an affidavit proving the signing and sealing of the memorial must be made. In many cases this condition is difficult of fulfilment, involving long journeys, expense, and delay. Sometimes it is impossible of fulfilment, as when the necessary witnesses are dead or out of the way, or where they refuse to make the affidavit of perfection. Under the present law there is absolutely no remedy for the latter cases, and a deed so circumstanced as regards the witnesses is incapable of registration. Clause 70, however, provides for the making of the affidavit in such cases, where necessary, by a person who can depose to the handwriting of some one of the grantors in the instrument. The abolition of affidavits of perfection in the majority of cases, as the bill proposes, would undoubtedly be a great saving of time and expense to the public; it would save the office the double duty which it now discharges of examining the affidavit prior to registration, and transcribing it afterwards. It would involve, however, a considerable loss to the revenue, which it is presumed would require to be made good from some kindred source.

The abolition of the affidavits of perfection, as I have shown, would simplify the process of registration for the outside public, as well as save some trouble to the office. It would be done, however, at the expense of the revenue; but even so, it appears to be an exception to the general rule as regards proposals for official reform—the general rule being, that if you relieve the office of any part of its duties and responsibilities you must throw additional duty and responsibility on the public or their professional agents, the registering public being the people who must ultimately pay. The proposals for the adoption of the Ordnance Survey names of townlands, and for making the Ordnance Survey maps the basis of registration and of the indexes, are a good illustration of the rule above stated. No doubt it would greatly simplify the official procedure to have the Ordnance Survey names, and the parochial and city or baronial and county situations supplied by the memorial in every case. It would in the first place do away with the necessity that now exists for the “No Barony,” “No Parish,” and “General Index” series in the Lands Index. It would facilitate searching and the identification of the premises searched against. Those *bêtes noires* of the Registry of Deeds “General Acts” would disappear. The Ordnance Survey denominations could be arranged in dictionary order, and the official references to all acts affecting a townland for an indefinite period could be brought into juxtaposition so as vastly to facilitate and simplify the process of searching. These are some of the advantages to accrue from the adoption of the

Ordnance Survey as the basis of registration. A more remote, but perhaps not less important advantage, would be that taking this proposal in connection with the proposals for the registration of intestacies and other trans-vestitives facts, its adoption would seem to favour the possibility of evolving from the Registry of Deeds a system of Registration of Title, if it were found desirable to do so. At all events the Registry of Title, no matter how or where established, will have its business facilitated if the highly tentative proposals embodied in this bill are found to work successfully.

It is but right, however, to point out that the advantages, both immediate and remote, are not to be had for nothing. The basis of registration will in the first place be changed from a nominal to a cadastral one, from verbal description to position on a map. While the official procedure connected with registration would be simplified and facilitated, the extra official procedure would be less simple and easy. The present memorial is a very different document from the memorial contemplated by the bill. The former is very simply and easily prepared from the deed, the copyist omitting those portions which are not required by the statute, and which it may not be thought desirable to record, and adding the names and descriptions of the witnesses at the end. The memorial contemplated by the bill is more in the nature of an abstract of the deed, involving an analysis of it, and stating in addition, matter which may not be contained in the deed at all, that is to say, the denomination on the Ordnance Survey in which the premises are included, and the barony or parish and county or city in which they are situated.

The additional trouble thus cast upon the registering public appears to have been recognised by the framer of the bill ; and for the purpose of ensuring that no instrument shall lose its priority on account of possible delay in ascertaining the Ordnance Survey name or names of the property comprised in it, clause 62 provides a method of provisional registration for deeds, and clause 63 for affidavits of ownership ; the registration in each case to become absolute on the production of a perfect memorial or affidavit.

Having regard to this proposal by which the priority of an instrument is secured, pending the ascertainment of the ordnance name of the property comprised in it, and bearing in mind the official advantages referred to as likely to be reaped by the adoption of the Ordnance Survey denominations, and the great saving of expense involved in the abolition of affidavits of perfection in most cases, I am inclined to think that these advantages would outweigh the additional cost and trouble which the public would undoubtedly have to bear, consequent on the adoption of a new form of memorial, and of the Ordnance Survey maps and denominations as the basis of registration.

The interpretation clause of the bill is very full, as might be expected in a quasi-codifying measure ; but one important omission is to be noted. There is no definition for the word "denomination." For fiscal purposes alone this word ought to be defined, as the number of denominations must always be an important factor in estimating the fees both for registering and searching. It cannot be

supposed to mean "denominations on the Ordnance Survey maps," for the word occurs frequently in clauses taken from other statutes in which the Ordnance Survey names were not contemplated. Besides the expression "names of denominations" occurs frequently in the bill, but would hardly bear strict analysis.

In so hasty a review of so comprehensive a measure, there are many important points necessarily untouched, but looking at this bill as a whole, it seems a splendid piece of workmanship, in which the skill of a master-hand is everywhere apparent. Whatever be its fate, its framer may be congratulated on having evolved a reconstructive scheme which few men in the community might undertake with reasonable hope of success.

It is not the purpose of this paper to place the two systems of registration in unfriendly rivalry. They are both intended for the public good, and the reasons put forward for the improvement of each are advanced by one who has the public interest at heart. His name has been long and closely identified with one of these systems, yet that does not preclude him from bringing forward a means to re-construct—almost to re-create the other. For my own part I sincerely hope the registration of titles thus proposed in the public interest, will in the public interest, get a fair trial. I believe there is now, and will be for many years to come, ample room for two systems of registration and land transfer in Ireland. I believe it will be the interest and the desire of some proprietors to register their ownerships, while it will be the interest and desire of others to register their deeds only. I say this independently of the classification of owners into occupying and non-occupying, and having regard rather to the manner in which each property has hitherto been dealt with, and the present state of its owner's title. A uniform system is under certain conditions desirable, but it would be a great mistake to sacrifice utility to uniformity.

In a work of characteristic ability, Mr. Brougham Leech assails the principle of this bill, which he declares to be vicious in the extreme, but confines his detailed criticism mainly to the twelve clauses dealing with the Registration of Wills and Affidavits of Intestacy. In support of his views he quotes at length the opinion of the Royal Commission, adverse to Registration of Intestacies or Heirships, etc., but omits to point out that the bill contains a provision which neutralizes the force of an important objection, urged by the Royal Commission to the registration of these matters. I submit, however, that a measure of this kind ought not to be disposed of by a system of piecemeal criticism. Notwithstanding the *ex parte* character of Mr. Leech's work there is much in it in which I cordially concur. I do not think, however, that the rather narrow survey that he has taken of this bill, justifies the sweeping conclusions at which he has arrived. It seems to me that had he given to the consideration of this measure, that careful analysis which he has labouriously bestowed on other departments of his subject, he would not so rashly assume that this bill is not calculated to simplify the system, and diminish the cost of registration; nor would he indulge in the somewhat gratuitous assumption that the introduction of well-considered

reforms in the law and practice of deeds' registration, would be inimical to the success of a Registration of Title.

Mr. Leech was associated with Mr. Holmes, C.B., Treasury Remembrancer in his inquiry into the Registry of Deeds Office, 1884-5. He has, therefore, special knowledge of the matters dealt with by the details of this bill. It is a significant fact then, and one that tells very much in favour of this measure, that so able and so uncompromising an opponent should practically confine his attack to one feature, leaving the major part of those provisions to which I have the honour to invite the society's attention this evening, to go unchallenged. It would be disingenious not to admit that Mr. Leech's attack is directed against a cardinal point in the bill. It would be unjust to under-rate the value of his criticism, considering his position, his attainments, and his special knowledge of his subject. But putting aside the wider question dealt with in his work, his line of criticism regarding this measure is open to this objection—that not content with attacking the principle of the bill, he went into the provisions of it, but went only so far as seemed to suit the contention he desired to establish. What I have said of the general subject of Land Transfer is true also of this bill—namely, that it should be viewed in its totality. To assist the society in doing so, is the object of this paper.

IV.—*Our Industrial and Reformatory School Systems in relation to the Poor.* By E. D. Daly, Esq.

[Read Tuesday, 17th March, 1891.]

THE subject of my paper is an old one, often treated of in this society and elsewhere by abler pens than mine.

My purpose in again bringing it before you can only be to refresh our minds on a subject of importance, apt to be somewhat overlooked in the rush of politics around us.

It is a subject on which a great deal of learning can be brought to bear, from theories of high philosophy, to the numerical arguments of statistics; but it can also be approached from points of view which involve no learning beyond such as may be acquired by most of us, who in the homely duties of life gain some practical knowledge of human nature.

From such a standpoint the discussion must consist chiefly in generalizing from those principles and tendencies of human conduct which everyday life tests and illustrates.

Every day we have opportunities of understanding what overkindness leads to in dealing with kinsfolk or employees. We may study also how selfishness, like the recoil of an ill-charged gun, is sure to hurt the selfish. We may observe how much more easily the young are influenced for good or evil, than is the case with those of confirmed habits; and the kind of care they most need is learned every day. We may note, that one of the most precious links of

duty by which members of a community are united and human character trained for good, consists in the family tie between parent and child. And with some care in generalizing from what most of us thus have practical experience of, we may bring to bear on the problem of neglected childhood, a considerable knowledge of the most vital of all principles affecting it.

It is from such a point of view that I shall endeavour to discuss the matter, and it seems to me to be a point of view from which no one need be excluded, by feeling, as I do, the disadvantage of being unlearned. It is a point of view from which busy men, poor-law guardians, members of various committees, and others, may think over what is going on, aided by such experience of the great wage-earning population as their various pursuits offer, and even though they never get time to read a line of Herbert Spencer.

But there is this caution to remember. Neglected childhood can no more be discussed without constant allusion to those causes by which its unwholesome environment is created, than the cure of an ulcer can be thought of without constant reference to the general health of that body on which it grows; we must, therefore, watch how poverty at large is affected by possible remedies.

I shall now begin by asking you to consider whether our obligations as a community are, or are likely to be, adequately discharged towards the poverty-cursed young, by a great official system built up under statutes, while the principal interference of the competent citizen world which stands by looking on, is to pay taxes or subscribe funds.

In making this attempt it is necessary to go back some years, and taking salient points observe where and in what way principle after principle has been attended to, because for practical purposes it is important to know at what rate difficulties have been dealt with, as well as what has been done up to date, in order to judge as to what, on the whole, we can expect from state executive tied down by acts of Parliament.

State action. Its delays, indecision and oversights.

Setting aside workhouse treatment, state consideration for the neglected young assumed a new aspect in 1838, and was first turned to those charged for indictable crime. At that date a horrible state of things existed. The hulks were in use, and were nests of infamy. Prisons, though improved since Howard's time, were by no means what they are now. Children seven, eight, and nine years of age were detained for weeks in custody, awaiting trial by jury. Guilty or innocent, therefore, they caught the taint of gaol. If found guilty they were sentenced to transportation, although it was not usually carried out in the case of the very young. Elder lads, from ten and eleven on, were sent to the hulks or deported in convict ships, and their fate, in close contact with adult infamy may be surmised by persons of experience. A considerable section of the young life of the nation was thus, as it were, dragged towards perdition.

Now, observe, what state action meant in facing this dreadful state of things. The preamble to the Parkhurst Statute of 1838,

declared it would be of great public advantage to provide a place where young offenders might "receive such instruction and be subject to such discipline as should appear to be most conducive to their reformation and the repression of crime." Thus was adopted in theory, the idea of separating the treatment of erring childhood from that of adult crime, and of aiming more directly at reformation in case of the young; but the practical application at the time of these principles resulted only in establishing one prison at Parkhurst, where selected young persons from amongst those sentenced to transportation, were subjected to reformatory discipline. Even some years afterwards children as young as ten and numbers under fifteen, were still left to their fate in the hulks, and no attempt at all was made to avoid the evil of keeping untried children in gaol for long periods. So small an expedient as Parkhurst, in face of so enormous an evil as that mentioned, seems to stamp as feeble and insufficient the state action that took place.

Nine years then passed, during which parliament ignored the subject, until in 1847, it was arranged to exempt some of the children charged with indictable crime, from the necessity of being tried by judge and jury, and magistrates were given power to deal with them. One would suppose that as the reason for this arrangement arose from the fact and nature of childhood, it would apply to all children whom the previous law left to trial by jury. But instead of this being done, only some of the little crowd were set aside, namely those charged with larceny. That is to say, if a child stole a shilling, a magistrate might deal with him at once. But if he purloined a shilling received by him in payment for his masters goods, or if he procured a shilling by falsely stating his master sent him for it, he should, in either case, be kept in gaol, as of old, until a judge came round. The distinction, based upon legal subtleties, being that the first case only was larceny, while the second was embezzlement, and the third a case of fraud by false pretences.

Now in relation to the responsibility and fate of a boy or girl, such distinctions have as little bearing on the classification of childhood, as metaphysics have on the sorting of a museum. For all purposes as regards the child these cases stand on the common footing of youthful wrong-doing; and to send one before a magistrate, and leave the other no option, but to wait for a judge, seems in the absence of adequate reason, to be a capricious and incompetent selection. I do not mean that no other consideration but the fact of childhood affects the question. It may, for instance, be inexpedient to leave some very serious crimes, such as murder, to magisterial jurisdiction; but those are so few in comparison to the great body of indictable crime, that there can be no justification for selecting larceny and larceny alone, as the only case in which to consider children.

In 1861 the criminal law was, to a great extent, codified, and the case of children charged with indictable crime was again under consideration. I am entitled to say that because an opportunity for being whipped was created in case of lads under sixteen, with which casual attention the subject was dismissed.

The matter was dealt with again in 1874 in England, and 1884 in Ireland. At these dates acts were passed which, without removing the right to be tried by jury, gave the magistrates power, with consent of the interested parties, to deal with children. The class of children was greatly enlarged, but even yet all children are not included, and it is impossible not to want to know in cases of "young persons" between twelve and sixteen—why, although embezzlement is now included with larceny, as a charge which need not go before a judge, false pretences must still be sent on? Why may boys be dealt with by magistrates for injury to railway machinery, and not for injury to mining machinery.* Why can a boy be disposed of at once for stealing a pound note, but if he pass a bad sixpence he must stay in gaol until commission.

Now turn from the idea of giving children a speedy trial, over which the state was pondering from 1847 to 1884, and let us see how the other idea of separating their punishment from that of adults was pursued:—For that purpose we must pass from 1838, when Parkhurst was started, until those years between 1854 and 1858, when practically, for the first time, Reformatory and Industrial School Acts began to operate generally in England and Scotland. Thus it took nearly twenty years to push the principle of separating the punishment of children from that of adults, as a state arrangement much beyond the Parkhurst experiment. However, when the period I mention arrived, there were throughout the country various institutions, chiefly started and maintained by private philanthropy for the reformation of juveniles, either before the law had seized upon them, or after it had punished and discharged them. Several of these were now adopted by act of Parliament as reformatory schools, and about the same time the industrial school system spread from Scotland to England.

The important features of these arrangements were that now, practically for the first time, statute law embodied the principle, that not merely criminal children, but those who were abandoned to neglect, claimed care from the state to an extent never previously recognised. Accordingly, industrial schools were appointed for detention of little ones not guilty of direct crime, but simply vagrant or abandoned, and who were to be sent to such schools without having been punished in a gaol at all. While reformatories were assigned for children who broke some law, and who must first be punished in a gaol before being sent to the reformatory.

Now bear in mind these three principles of action as regards a great social difficulty—First, the Juvenile Offenders Acts, chiefly designed to afford a simple and prompt method of trial. Second, the Reformatory School Acts, concerned with the mode of punishing and reforming children, and exempting them from machinery devised for adult blackguards. Third, the Industrial School Code, concerned about the redemption of children, who did not merit punishment, but only needed care.

* 24 & 25 Vic., cap. 97, sec. 29; ditto sec. 35 and schedule 47 & 48 Vic., cap. 19.

Although each principle *applies* to all childhood, they all, in consequence of the mode of definition adopted, have been made to operate only on different sections of childhood ; considerable sections remaining in each case ignored.

The Juvenile Offenders Code, as has been shown, for years ignored large sections of childhood, and still ignores many between twelve and sixteen.

In case of Reformatories we find another incomprehensible expedient used for defining a class of childhood, by means of facts that have no more to say to childhood than the examination for the Indian civil service has. That is to say, the kind of penalties which have been assigned to different crimes—a boy being made liable to reformatory treatment only when he does something for which he may be sent to gaol without the option of a fine, in England, for at least ten days, and in Ireland for at least fourteen.

In this case the vicious plan of defining the class seems to exclude a larger section of those requiring an application of the principle, than in either of the other instances. Because every day boys and girls under sixteen, are being brought before magistrates for offences for which they may be fined and sent to prison until they pay, but for which they may not be sent to prison without the option of paying.

None of these, even though coming back over and over again, can be sent to reformatories ; and yet a large number of them are obviously on the way to that very fate from which reformatories are designed to save. Thus to this day reformatory treatment has not been made available for all children who, according to our theories, need it.

The Industrial School Code overlooked all Irish children until 1886, and still ignores all childhood between fourteen and sixteen. Now, does it not seem that if, as the reformatory system declares, children can be redeemed from actual crime up to sixteen, *a fortiori*, they can be redeemed from incipient crime up to the same age : and if it is equally possible it must in each case be equally obligatory, provided there be any duty on us at all in the matter.

I dwell on these dates and distinctions for a definite purpose. They, and analogous instances I shall give, seem to indicate delay and want of comprehensive treatment, the like of which you do not always see in other spheres of important social organization.

Even though the preambles of old statutes in careful words define the high purposes in view, we find the very first principles of what is in question, only brought into action bit by bit, and with intervals of delay measured by years, and that even now, after sixty years, full fruition has not been allowed to ideas adopted in a very early stage.

The inference which seems to me forced on us, and the suspicion which haunts me as I go on, is that we are in danger of relying too much on what acts of Parliament can do or are likely to do in grappling with the serpent-like forces of social evil. Let me not for a moment be understood to cavil at those workers to whom existing acts are due. Hansard gives many a hint of how heart-breaking it must have been to them, to see intelligent efforts marred by prejudice

in the house, incompetent interference in committee, or by the rush of other business. But what I dwell on is, that however we account for it, there is much reason to suspect that the ponderous strength of Parliament is not nimble enough to be left to deal with great social problems.

But I have not fully stated my case. Taking the reformatory code and juvenile offences code together, the whole policy obviously involves three grounds of justification:—(1) The child is not responsible to any such extent as adults are. (2) The young are more open to reformation than those who have reached an age of confirmed habits. (3) And (following from 1 and 2) modes of trial and punishment suitable for adults cannot be equally suited for them.

If these propositions be not sound, there is no sense in taxing the state with the cost of the whole system. If they be sound, there is no sense in not acting consistently upon them—and, I think, we are open to the latter reproach.

If, for instance, it is wise to separate the correction of children from that of the infamous and vile—is it not inconsistent to oblige magistrates to baptize a child as a gaol bird, by committing him to a common gaol before he may be sent to a reformatory. Is it not inconsistent to attach to his young life the associations that cling to thief and prostitute. I have more than once heard parents appeal to have their child sent on to the school at once, and heard it explained to them that the law did not allow of that being done. I am aware it has been said you must separate punishment from reformation, but it by no means follows that you must identify the correction of children with that of the disorderly refuse of town populations. If it hurts children to associate their reformatories with the idea of punishment, how much more hurtful it must be to associate themselves with prisons for punishing drunkards and thieves. And, again, the inference seems to be that we should not be satisfied with the existing state of things.

Then, having once decided that the young offenders should be differently treated from old and confirmed ones, it is not easy to understand why the principle should not be more extended than it is to the tribunal as well as to the prison—above all in the case of first offences. Fifty years ago, when Parkhurst was established, the utmost care was to be taken to avoid any species of discipline “inconsistent with the habits and character of youth, or calculated to harden and degrade.” But what can violate that canon more than identifying machinery for inquiry into the errors of childhood with that used to investigate the blackguardism and licentiousness of large towns. It is horrible, and nothing but the habit of always looking at it seems to me to prevent the horror of it being felt—to see a lad of twelve or fourteen, with his little frightened face, or, sadder still, with a look of hardy bravado, standing before the magistrate and beside a big constable in the dock, which a prostitute has just left, and into which some thief is about to step, and where youth is surrounded by all those outward and visible details, arranged with a view of controlling the most depraved. Of course I am aware that

poor folk and their children are not so sensitive as they might be to the disgraceful associations of misconduct, but that is no reason to leave them so. You might as well argue that squalor and vice in the fleet, such as Dicken's described, should have been left undisturbed, because, as Mr. Pickwick observed, "the prisoners did not seem to mind it much."

And it is difficult, it seems to me, to rouse ourselves out of that lethargy of thought so apt to ensue in matters with which we become familiar, without feeling persuaded that for one child we correct into better ways by our police methods, we stain the young lives of numbers beyond remedy, we so harden and degrade them; and that it would be better for child and community alike if other arrangements were sought for.

Now, the Act of 1884 does, it may be said to some extent, touch this question of arranging a more suitable means for trying children, in as much as it substitutes, with a view to carry out that idea, summary jurisdiction for trial by jury to a greater extent than before. But passing over the slight way in which the matter is touched on, and taking that act as a state effort to deal with children upon principles relevant to childhood, I think and urge that strong reasons to complain of it become obvious, the moment we begin to generalize from what every day life indicates as true to what the act of Parliament says shall be done.

It makes no attempt to deal with the evil in its initiatory stage, by distinguishing first offenders as a class. It does devise more lenient methods for certain youngsters, but it is upon the ground of their offences being trifling and not by reason of their being first ones. Yet a serious offence, if it be a first one, leaves more reason for us to pause before sending a youth to gaol, than offences, however trifling, if they be second or third or fourth. In the latter case they are evidence of a criminal habit of which a first offence can never be evidence to the same extent. And I submit it is a grave defect to see this obvious principle ignored by an act dealing with childhood.

Again, although the act enables a magistrate to summon a parent or guardian when a child is in custody, it seems to be only with a view to having his consent to the summary jurisdiction. For there is no provision to punish such parent for neglect. The idea of inquiring who is to blame for the state of the child is not followed out in any way, although newspapers constantly report the observations of magistrates who, in imposing a sentence on a child, declare often that they do so, less from any feeling that the little creature is responsible, than with a view of extorting some penalty from the father or mother.

The law is like the wild Indian, whose best idea of coercing a parent is to get hold of and be cruel to a child. And even this clumsy method only touches the better parents. It does not reach at all the class there is most need of reaching, namely, the worthless parent who leaves the child to gaol or anything else, and if he has money, is more likely to drown his feelings in the bowl than to pay penalty imposed on the child.

Now, if we have to undergo all the cost and trouble of correcting

and reforming other people's children, what reason can there be for neglecting to treat the evil at the fountain head. Why should not criminal tribunals be prohibited from sentencing first offenders until parents and guardians were called on to account for the child's condition. Why should not the onus be thrown on parents to show that they were blameless, and in default of that being shown, make them liable directly to fine or penalty.* Why should not an American idea be followed up of having competent inspectors to report upon first offences, by means of whose supervision adequate home treatment might be enforced, and children only be brought into public courts in default of that.

There may, no doubt, be better and wiser expedients still, and I do not suppose myself competent to define the best or wisest; but what I wish to press is that it is not reasonable to rush along legislation, calling on taxpayers to provide all sorts of schools, without some direct attempt to get at those parents whose neglect, there is obvious reason to suppose, is a chief cause of such legislation being needed.

Of the Industrial School Code I shall but notice at present one inconsistency of principle as between England and Ireland. Here the only operation of the system legally possible is such as interrupts and, perhaps, obliterates the family tie—the association of child and parent—which surely it is unwise to extinguish if we could preserve it. In case of bad parents of course it does not matter, but all poor parents are not bad, and numbers of them are so hard-worked that the young cannot be properly seen to during working hours. The Irish system affords no relief in such cases, short of removing the children altogether, and practically extinguishing the family life and feeling. In England, on the contrary, by an act of 1876, if a secretary of state

“Is satisfied that, owing to the circumstances of any class of population, a school in which industrial training, elementary education, and one or more meals a day, but not lodging, is expedient for the proper training and control of children,”

he may sanction such day industrial schools, and apply to them the principles of the general code as to selecting and controlling the children. Parents are made liable to contribute to the cost, but the local guardians may grant them relief if necessary.

Thus two most important principles are incorporated. The one, that of aiding children of deserving parents amongst the labouring poor, without wholly obliterating the family tie; and the other, that of enlisting the aid of poor-law authorities to distinguish *bona fide* poverty. Neither grand juries nor magistrates can have the same opportunities for detecting false representation on the part of the parents, that a local poor-law board has, if it chooses to use them. None of these arrangements extend to Ireland.

If it be worth bothering about the reformation of children at all, a most important question, is that of arranging their periods of detention. The whole effort is counteracted if either the period of de-

* Compare secs. 5, 6 & 7 of repealed Act, 20 & 21 Vic. cap. 48.

tention has been too short, or if discharge occurs at too early an age. But, although the same purpose exists in the case of reformatories and industrial schools, the training periods in each are regulated differently. Without, however, dwelling on that, the wisdom in case of both systems may be doubted, of calling, as the law does, on the tribunal which commits a child to estimate and define the length of detention necessary for its reformation or training. When it is a question of pronouncing a sentence calculated to deter others from crimes of known character, or a question of inflicting punishment for what has been done and accomplished, the judge is in as good a position as one is ever likely to be, to estimate what length of imprisonment is proper. But when it is a question of reforming a strange child, whose character, capacity, and disposition are unknown, the judge can have no such data for measuring the period for his detention, as those authorities are likely to possess who subsequently superintend his discipline and observe his development. If a lunatic is charged before a magistrate, the warrant directs him to be given in charge at the asylum, but no attempt is made to dictate how long he shall be kept. And there is just as little grounds in the case of a strange child, for calling upon a magistrate, who has no knowledge of him beyond the fact of destitution and so forth, to define the period which may be necessary for his training.

Reason and common sense appear to indicate that the time and circumstances of discharge should be left to the school authorities, subject to the necessity of satisfying the treasury and the local contributing body, in cases of prolonged detention, and fixing an age after which the youth's consent should be necessary. It is obvious that a discretion of this kind would enable a majority of the stronger lads to be sooner absorbed into the labouring population ; and it would also, in exceptional cases, prevent the whole effort from being wasted by too early a discharge.*

But, perhaps, graver questions arise from the absence of any further legal power to interfere once the magistrate's sentence expires. Daily life warns us of one most obvious risk to which all youth is exposed. It is the risk of going wrong when direct guardianship is withdrawn ; parental forethought always tries to guard against it, and there must be some radical defect in arrangements which ignore it, as the statutes do. I know of a little girl sent some years ago to a school. The mother was a prostitute, and is still in contact with that class. She and a man who married her, occasionally go to gaol. The child upon her discharge at sixteen may rejoin them, so far as the law goes, for there is no law to prevent it. She may, perhaps, get a situation on leaving school, but the pleasures of freedom, and the irksomeness of service, attract her home, and the result of state interference may be to have provided a choicer morsel for the streets. The point is, that the risk is obvious. The statute law does not provide against it ; and what we are considering is, how the law has set out to encounter social evil in the class to which children belong.

* The licensing system to some extent affords a means of early discharge ; but the occasional need of prolonged training is not provided for.

I passed in Sackville-street, not long ago, two girls on the town, both of whom had been rescued from parents who neglected them, and having been trained into health and comeliness, at the cost of the state, and at first put out in situations, so far as I could learn, they soon returned to their native atmosphere, where the freshness of their looks may be some sort of profit to their kinsfolk. It does not need, however, to bring up instances. It follows with the assurance of intuition, that if you discharge young people without using some caution to combat the influence of depraved connections, you must be, in many cases, only recruiting for brothels and the streets.

I am not prepared to suggest to what extent this goes on. Although I cannot help distrusting statistics, when plain and known laws of human nature do not corroborate their indications, I admit, nevertheless, that school managers worthily exert themselves to evade the legal rights and practical opportunities of parents and aunts, to resume control. But that is no answer to the fact, that even in a minority of cases the whole costly effort of reformation goes to waste, because the law has carelessly omitted to guard against a manifest danger.

Tendency of existing arrangements to demoralize the poor.

Now, look more closely at what influence this kind of benevolent legislation must be exercising on the habits and ways of thinking of poor people. I need not dwell on the evil of over-population; how it almost paralyzes our efforts to mend matters very much—and how wretched childhood is the raw sore, where suffering, consequent on improvident marrying, is most concentrated. But what is the teaching of these statutes upon this subject. They say if you have little ones you can neither feed nor teach, it shall be done for you, *and they say no more.* They have no accents in which to convey warning against such marrying.

Seventy years ago, Sydney Smith wrote—

“You have been calling on your population for two hundred years to beget more children, furnishing them with food and clothes, and houses, taught them to lay up nothing for matrimony, nothing for children, nothing for age, but to depend upon the justice of the peace for every human want.”

And still the teaching of our statute law is very much the same.

There is no controversy as to the fact of improvident marriage, the church is aware of it, the law looks on in silence. In large towns clergymen, from fear of being party to bigamy, often require bridegrooms, whom they do not personally know, to make a statutable declaration that they are not already married. Years ago, in the city courts, a fee of sixpence used to be charged on such declarations, which often wound up with the words:—“I solemnly declare that I have no means to pay the fee due for this.” Whereupon, for fear of in any way checking population, the department gave it free. It seems hardly fair that such things should go on, not by stealth, but under the eyes of magistrate and clergyman; and that no one has any right to interfere, although enormous cost is thrown upon all of us, as a consequence of such habits. I am not, to-night, going to dis-

cuss possible remedies for all this. But remedy or no remedy the fact is there, and whether we like it or not it half paralyzes our ability to save children, because there is no restraint upon the supply. And while the fact is so, grand juries and corporations may well be excused for scrutinizing, with a jealous eye, bills presented to them for the care and maintenance of other people's children.

Consider now the case of hardworking labouring folk up some laneway, stinting themselves to secure food and decency for their lads. Or some over-strained mother, toiling from early morning, to keep the home together. To these the full burden of their young is attached, as securely as Bunyan's burden to his back, and the state offers no hand to help them through the slough of despond. But the idle father or drunken mother a few doors off, who leave their children to the chances of the streets, suddenly find themselves relieved of all care of them, by the action of some wandering philanthropist, who carries the children, with the aid of a magistrate, off to a school. And advantages are bestowed by the state upon the children of the most worthless parents, such as decent labouring people cannot secure for theirs. Of course that must be a standing temptation for weaker souls to take it easy, like their state-aided neighbours. Whatever authorities differ upon, they agree in this—that indulgence towards the thriftless and indolent, inevitably increases the number of them. Poor-law reports are as full of instances of that law as the science is of examples of the survival of favoured forms of life; and favouring, as the statutes do, thriftless and child-neglecting parents, must, as sure as human nature is there, be tending to demoralize the poor.

It may, perhaps, be an over-statement to say, that the law has done nothing in the matter; although, practically, it effects, I think, nothing, yet in theory it has done a little. It has adopted the plan of making parents liable to be called on to contribute to the system, when their children are taken. The natural effects of this are first, financial, and secondly, moral.

There is no occasion to dwell on the propriety of the financial aspect, but the importance of the moral one is too often overlooked. It acts by way of a deterrent penalty on worthless parents, who press in to take advantage of a benevolent system; and it also acts as a counter check against the tendency of the system to be an evil temptation for the decent poor. And if it were vigorously carried out, if persons of the worthless class were continually harassed by summons before magistrates, by seizing their furniture and imprisoning themselves, and by stringent investigation, not only of what they are actually earning, but also of their habits as to indolence or work, then the decent poor beside them would be less tempted to become like them. But whether you look at the matter financially or morally, the state does not seem to have effected anything but slipshod arrangements. The duty of suing parents has not yet been entrusted to the local body, whose taxes are called on, and who would be most likely to discharge it effectively, inasmuch as the cost of failure falls on them, and details of local information are most at their command. But upon whomsoever the duty

may be cast, there is no adequate machinery at present for its discharge. Ordinary methods in use in analagous circumstances have never been adopted ; there is no obligation for parents to report change of residence ; there is no lien on what may be due them as wages ; there is not any statutable direction to question the employer ; and, stranger still (I am speaking of Ireland), although in reformatory cases a man may be imprisoned for neglecting to pay contributions, that is not possible in industrial school cases. For while a form of arrest warrant was provided in the schedule of the Irish Act of 1868, the necessity was forgotten of inserting in the body of the act a provision enabling the warrant to be used. Well, the best of us may make a mistake ; but what can be said of methods of working which leave an important one, important not, perhaps, financially but morally, unremedied from 1868 until 1891. Consider how it works. Take a sweep, of that hearty temperament, inclined rather to drink than to accumulate goods. He has, let us say (and I am not wholly drawing on my imagination), one boy in a reformatory, and another in an industrial school. He has been summoned in each case, and ordered to contribute ; but, it is wonderful how these people apprehend legal "points," and it is quite generally known that they can be arrested for reformatory money and not for school money. Accordingly, my acquaintance usually pays in reformatory cases, rather than go to gaol ; but in the school cases, in anticipation of a distress warrant, he disposes or pawns his few seizable goods ; and having created for himself, what Fielding calls the greatest of all securities, namely, the comfortable satisfaction of having nothing to lose, he laughs in the face of the collector who goes to distrain. In another instance, of which I have been told, a widow managed to have her three children sent to a school ; then she got a good situation, and took furnished lodgings. When the collector tried to get her to pay a contribution, she became very indignant ; said the nuns ought to be very much obliged to her, that she had not sent the children to Mrs. Smylie ; and there was no legal strategy by which to assail her. Of course, the bulk of such parents are really poor, and no system can exact large contributions. But that, I submit, is the least important point ; and it is a great defect, that the far most important moral question should not be properly followed up, namely, the question of creating a practical feeling amongst the labouring poor, that it will no longer be as easy as at present for them to escape inconvenience themselves, in case they marry improvidently, or neglect their young.

The claims of childhood supreme in any case.

Having, however, said all this, it seems to me utterly wrong to let the matter rest as a question between parent and parent, or between the taxpayer and the thriftless, and utterly wrong to suppose that to avoid the demoralization of grown-up people is the supreme consideration. So far from this being so it seems to me that it is never sufficiently borne in mind, that once children are there, no matter who begot them, they are as much members of the state as the biggest man amongst us, and have the like claims to be defended

from wrong and aided in unmerited misfortune ; and though it is right enough to prevent any more coming and to check improvident marriages, and to lessen the number of worthless parents by means of penalties on the parents themselves (if you can invent any), it seems to me to be a cruel doctrine to seek those objects by casting or by tolerating evil upon the innocent creatures who have had no opportunity of declining to be born. Yet the doctrine is pushed to that length. A writer in *The Spectator* recently took credit for what he no doubt felt great pain in doing, namely, refusing food to starving children in order to spur a lazy father to work. Poor-law guardians have been known to prosecute a prostitute in order to force her to take girl of thirteen out of the workhouse, although they were made aware that there was no place for the child to go to save the brothel in which her mother was. This is the meaning of the doctrine that you must leave children to their fate and not interfere too much, for fear of bringing too many of them on your hands and for fear of demoralising parents.

Dean Swift's burst of satire suggested decent slaughter of superabundant children and the salting of their bodies to feed the poor. But his grim humour only concerned the body. The doctrine I speak of leaves the body to hunger and disease, and in addition leaves the soul to infamy and corruption. It seems to me not only a cruel doctrine but a stupid one, for it violates not humanity alone, but self-interest also. You cannot separate human effects from human causes, and as surely as bad harvests follow bad husbandry, so surely must the growing difficulties of our day—between wage-earners and employers, between authority and the mob, between the owners of property and the hosts of poverty—be aggravated by our apathy in dealing with the uncared-for young. While, therefore, I seek to prove that we are using inadequate methods, and that we are doing much mischief, I urge also as earnestly as I can that the legal principle, as far as it means saving the child, is one of supreme social obligation.

No attempt made to have ALL neglected children looked after.

But if that be so, how is it possible, in reason or common sense, to justify our haphazard way of working at present. Cattle disease would never be stamped out if we cured only some cows here and there, and then left them open to the risk of wandering back to where the still infected herd roamed at large, and that is what is going on as regards neglected children.

I have already dwelt on the risk of their wandering back. I must again touch the question of how many are removed to be cured ; and here I must admit that the law is doing all it undertook to do. The statutes defined the classes of children which ought to be sent to industrial schools. They neither undertook to gather them all in nor to provide accommodation for them. Local bodies or persons must provide schools, in which case the treasury help to pay ; but it is no one's special duty to see that *all* the children needing care shall be gathered in—the result is to leave the application of the code to child life a matter of unjust chance. It is notoriously not

the most destitute and the most friendless who are always sent to schools, but rather those who happen to have friends to look after a vacancy, that is to say, either relatives who want to get rid of them, or certain well-meaning but not always judicious ladies. Habitual drunkenness of both parents would surely be improper guardianship within the statute, but I cannot remember any children rescued from it, and need I add that habitual drunkenness is known in our midst. You meet the tramp to and from the workhouse, and children at his heels qualifying for that manhood suffrage looming in the future, but they pass unheeded. The police stand by looking at waifs upon their beats and knowing of them in by-lanes, but they would not be encouraged to interfere. They dare not watch for wretched children as zealously as they do for unmuzzled dogs, for the existing schools are full, and ratepayers are inclined to grumble. Magistrates can only see that no improper cases are sent. They have no means of distinguishing in any locality what cases are most pressing nor whether there are any.

If then but half of what I have said be well founded, must we not feel that the whole difficult question is yet in its infancy; that our duty towards neglected child-life is not adequately discharged by what acts of Parliament have done; and that we citizens and taxpayers have not yet set to work in earnest to see how justice, kindness, and common sense shall be effectually applied to the condition of children begotten amid poverty and crime.

State officials not to blame.

But if I am at all right; if sixty years of royal commissions and acts of Parliament have not sufficed to grapple with the problem of childhood, cursed by social environments, at once hereditary and unwholesome, we must in point of reason seek some explanation of the failure.

I do not believe that it is to be found in the state official class. On the contrary, although of course I do not know, yet I should not be surprised to learn that every matter which has been alluded to to-night, so far as it is a true defect, has been noted, and its remedy thought out in some official file, where it waits in vain for the opportunity of being pushed into life amid the rush of other measures in Parliament. I do know that there is little new in anything I have said. Point after point has been noted long ago by Sir John Lentaigne and others, at congress after congress, as well as in the journals of this society. And I can have no doubt, I think no one can have any doubt, that officials like him have time after time thought of these matters and of their remedies. But no civil service ever yet was able, under a free parliamentary constitution like ours, to grapple any great social problem in the absence of public opinion. High or earnest officials may often point to the pass, but they never carry it and never can.

That was so in prison reform; it was so more recently with temperance legislation. Whatever has been done by statutes, was not done until public opinion grew into some consistent shape. Even the socialist agitator is a more potent force than any degree of

intelligence on the part of the official class. He may be no saint himself, but he wakes up the christian asleep in his pew, and sets us all thinking.

The official servant of the state has no such opportunities. He can only translate his knowledge into statutes, according as public opinion lends its force, and an explanation of failure is to be sought in the absence of that opinion, rather than in any incompetence on the part of those by whom the state is served.

Why no sound public opinion exists.

Now, what sound public opinion means is that a majority of our neighbours and ourselves should learn to understand the matters which may be in question. But the greater number of us cannot adequately understand what the greater number of us come into no practical contact with. And the chief purpose of this paper is to exhibit that proposition as an unavoidable law of social effort—to show if possible that our habitual methods of carrying out the unselfish purposes of social life violate that law, and that in its habitual violation we find a true explanation of much of our failure in combating social evil.

Look around where you will into practical life and the abiding rule prevails, that whatever person or persons deal with facts for the purpose of profit or advantage, constant and vigilant observation of the facts to be dealt with must be maintained *as a habit*; and in its absence you find errors of judgment and indecision in management leading to wasted efforts and bankrupt results. There is no dispute about that law—we all recognise it and guard against its violation in a thousand details of active life. We watch the state of the markets and scent danger afar. We ourselves keep a tight hand over employes. We ourselves attend meetings of shareholders, of bank committees, and of chambers of commerce. We trust no one but ourselves, and the shrewdest and ablest amongst us press in to see what is going on. But the moment social problems and benevolent organisation in relation to them are in question, the majority of practical and experienced men stand aside and leave the matter to be attended to by their wives and daughters and doctrinaires of every description. So that even an official expert like Sir John Lentaigne finds his knowledge of little avail, because there is no weight of wholesome citizen opinion likely to make it operative.

Remember the kind of facts with which society has to deal when it concerns itself about the causes and possible remedies for a social evil such as neglected childhood. Remember that these facts are interwoven by intricate chains of cause and effect, so that you have to consider them all together, like members of a human body, of which if one suffer all must suffer, because of their subtle and constant interaction and mutual dependence. They are the thriftless and the drunken herded together, population in excess of employment, overcrowded tenements, suffering and destitute age, the decent poor beside the deliberate mendicant, and into this unwholesome condition of life, not improved by injudicious alms, whether in the shape of penny dinners or pennies without the

dinners, those children are being born, about whom for the last sixty years we have been thinking what to do, and are still in doubt.

These are not matters relating to the needs of distant lands. Like the Almighty they are not far from every one of us. And the truth about these things in relation to the state is nothing but the truth about them in localities like ours, multiplied several times. And my contention is that there are no local methods amongst us, habitually persevered in by competent persons after the examples of practical life, by means of which right and useful opinion in those complicated and many-sided questions could possibly have been formed amongst citizens at large.

Try to induce a business man of experience to give some of his time to a small local experiment, and you will soon find the truth of what I say. He will give you his subscription in most cases, but in hardly any will he give you the co-operation of his worldly wisdom and organising skill to the extent of exerting himself personally on one or two evenings a week. If a large distress fund has to be distributed, as was the case in London some years since, no sufficient number of trustworthy distributors can be got with any knowledge of local poverty adequate to distinguish between the deserving and the undeserving.

I know of places where the St. Vincent de Paul work had to be discouraged by the priest, because of abuses due to the want of competent residents willing to look after the work. When a gigantic expedient like the Booth scheme suddenly confronts us, you learn as you chat with different persons, to classify them, first with those who are carried away by Mr. Booth's rousing descriptions and who in hot haste send off a subscription ; next, with those who are carried away by Professor Huxley and treat the whole thing with contempt, and do not read Mr. Booth's book ; and in a wretched and miserable minority you have to place a few who appear to have devoted some reasonable effort to consider both sides of the question. And it seems to me indicated in a thousand fashions, that the practical mind of the nation at large, that masculine energy of thought which enables our empire to lead the industrial world, has never yet been brought to observe, to understand, and to operate adequately upon our social plague spots.

I do not, for one moment, forget one most gracious form, in which the home and surroundings of the neglected child is habitually approached and habitually observed, by numbers of our best people. It is, perhaps, best typified by the Roman Catholic Orders of Charity and Mercy. It has also many an example in my own communion, both in voluntary district visiting, and in more formal sisterhoods. But, however, such workers may be suited to comfort and to tend, I do not see, upon any grounds, how they can be trusted to understand those sterner principles by which alone, as Lord Derby says, benevolence can become beneficence.

No true opinion as to the problems of poverty and child-life in its fatal atmosphere, can ever be kindled by means of eyes blind to all but love ; and until you show me active in these matters through-

out the country, citizens of experience and judgment, who know something of social and economic laws, and are compelled in practical life to deal with and understand the great wage-earning population, I maintain I am entitled to say—that there is no sound public opinion abroad as to our social difficulties—that there are no means visible by which it could have been arrived at—that the sluggishness of the state is explained by the indifference of the citizen, and our best has by no means yet been done, *because* we are violating those known canons to which the operations of mankind must conform in order to succeed.

The most effective means of creating sound views.

But the question arises, if such reasoning so far is at all sound, and if, in order to do much real good, we shall have to get into more experimental contact with poverty than hitherto, are we, therefore, in the absence of instructed public opinion, to rush to the support of heroic schemes invented by private energy.

Now, it may be said, I think truly, that people who sit waiting with money in their pockets, until a perfect system is elaborated, might show same graciousness in criticising almost any attempts made in those experimental ways, by which alone good systems have ever been evolved. But, notwithstanding all that, history appears to warn us against gigantic organizations, for however good a purpose, which are neither under responsible state control, nor supervised by a public opinion competent to watch against abuse and misdirections of purpose. It cannot be denied that risk of error and corruption exist under such circumstances. No doubt there is like risk in small and local associations also. The difference is this—where the scheme is gigantic, the risk of mischief or of waste is gigantic, and cannot safely be faced.

In what direction, then, shall we turn for light? The answer in this, as in all matters where the element of practical duty is very much involved, seems to me to be found in what is familiar and commonplace, if we will but attend to it, rather than in the more attractive promises of what is heroic or sublime. Sacred tradition tells how the patriarch of old dreamt that a ladder reaching to heaven was set up upon the earth, while he himself lay sleeping. But in our days no such visions are vouchsafed; and christian philosophy points no pathway for immortal hopes, other than the daily rounds and common task, in which each, according to his talent, must share, if all are to progress. So, too, in social philosophy it seems to me that no series of brilliant steps, from what is low to what is high, are likely to be revealed or set up, so long as the community at large lies slumbering with mind and conscience dull; and that the greatest progress is most likely to be achieved by individual efforts widely distributed. No one can be a Christian by deputy, and in the analogous sphere of unselfish purpose, no community of men can safely depute the details of benevolence to others, liberally subscribing it may be, but being disciplined themselves only in the race for personal profit, repute, or enjoyment. So surely as they do, so surely by every law of our nature must individual

conscience and understanding remain dormant in respect of benevolence and economic conditions affecting it, and until conscience and understanding be trained, there cannot possibly be any public opinion calculated to give us light as to what to do.

Every consideration, therefore, seems to indicate that it is in the homely paths of individual duty, habitually trodden in an experimental way, that we must seek the solution for social problems if it is ever to be found.

Well, let us suppose that the most shrewd and practical minds amongst us were willing to get face to face with those perplexities, which are so disturbing to our judgment.

Then it becomes a question of how most safely to bring the needful contact about; and the answer appears to be found in the host of local associations of all kinds, from the society of St. Vincent de Paul down to the smallest congregational committee. And my contention is, that it is by means of these, rather than by royal commissions, which become forgotten, and acts of Parliament, which fail, and stereotype errors, that we should set to work to find out what best can be done about neglected child-life, and its foul environment.

I am not prepared to point out the comparative merits of such local attempts. Most possibly, knowing as we do, how much mere kindness and good nature has to say to them, their aims and operations are injudiciously indulgent.

But that is not the point. My argument is, that at present, for the purpose of getting to understand better what can or cannot be done, and for the purpose of creating public opinion, we have in existing local institutions the safest points of contact possible, between experienced citizens on the one hand, and ignorance and evil on the other. The impulse which a man's understanding gets by going and doing something himself in furtherance of his social theories, throws more light into his soul on the subject than can be won either by giving subscriptions, or by brooding over learned volumes. And there is no worthy reason to prevent anyone from inquiring to-morrow, what benevolent society operates in his locality, and from ascertaining how he could join on to it, along with or in turn with others. If able and competent men would do this, the incompetent and amiable persons who now so largely work such agencies, would receive a needful teaching, such as they never can otherwise receive. That most necessary and stern side of benevolent effort, the repression of mendicancy, and severity towards indolence, would be enforced. Some reliable ideas of what should be done about neglected children would be spread, and each experienced man might thus take a practical stand, shoulder to shoulder, or in turn with other good citizens, against poverty, hunger, and dirt, and their baneful influence on the unhappy child.

I am quite aware it may be hard to rouse busy men into such a course; but let me not at least be told that the efforts, if made, would be in vain, for poverty and its brood will be with us always.

I do not, myself, believe in the certainty of that. But if it were certain, the certainty is no answer to the duty of meeting it. Tempt-

ation is likely to be always with us too. We may not be sure of ever overcoming it. But if we be men we shall die resisting it.

It is no part of my argument that we can do without acts of Parliament. We need them to punish mendicants, and force them and their example from beside the decent poor, to enforce obligation on parents, and for other purposes. What I do contend is, that in the absence of public opinion, statutes cannot be efficiently framed or enforced; and that, having regard to the vital need of sound public opinion, royal commissions and acts of Parliament can do nothing for us in comparison with what we might do for ourselves. They can offer no light to guide, such as might be won, if, stirred by some impulse of high faith, or unselfish endeavour, able men, here and there throughout our towns and counties, could be induced to bring their worldly wisdom to the aid of benevolence more than they do.

I do not think any one can be in a position to forecast the ultimate conclusions which such methods would develop into public opinion. The subject is one of enormous difficulty, and the various alternatives suggested, seem, at present, hardly to have been thought out. Is, for instance, an arrangement for transplanting children to colonial homes, to be carried out on a scale, and at an expense to taxpayers enormous enough to deal with the supply? Or are we to face, as our ideal, an extinguishing of family life amongst the poor; and, gathering children in numbers into school after school, see a large section of the nation raised like fowl in a poultry farm? Or shall we, taxpayers, upon whom the dilemma appears to be forced of either seeing the young suffer cruelly, or else incurring heavy cost to provide for other people's babies, at length brace ourselves to the question of interfering to check both improvident marriages and illegitimate births?

It is not the purpose of this paper to answer such questions. My whole contention is, that we are in no position to answer them, because we do not understand them, and that we are not trying, as we might, and ought to try, to understand them aright. And I venture to prophesy that a time is surely coming, when, utopian or not, the attempt must be more energetically made.

The conditions of democracy will force us in self defence to deal with neglected children.

We live in days unlike any recorded in history in respect of this. Nearly every one can read; we have the most active press the world ever saw. And the means of communicating common purposes and directions, between distant centres, are such as never existed. That creates opportunities of combining for the greatest number, such as never affected civilization before, and which plainly have not yet had their full developement.

The people, enfranchised as they are now, have outgrown revolution *à la Français*. They are learning to use the more potent weapons of constitutional agitation and combination; and no man can foretell on what or whom those weapons may fall, if the light of conscience and the habits of order, be not kept alive. In such circumstances it is a more vital question for us than it ever was with

our forefathers, to know how we shall defend all that we hold sacred and pure—all that is of good report, and that belongs to liberty—from the in-rushing flow of ignorant and ill-trained life. And we are no longer safe, with only such a state system as that discussed in this paper, standing as our chief barrier against the threatening tide, like an imperfect dam, built from time to time with fitful energy, weakened by defects long neglected, and carelessly repaired, and the opening or closing of the sluices left to any good-natured person who happens to pass by.

It has so happened that, until the last couple of years, my attention was not much turned to these subjects. The Royal Commission of 1883 altogether escaped me, and was only brought to my notice after I had read this paper to a friend; and after reading that report my first idea was to omit a great deal of what I had written. Then I came to the conclusion to let it stand, for two reasons: first, it seems useful to refresh our minds upon a rather dry subject, and next, the fact that my reasoning appeared to carry me in much the same direction taken in the report of that commission, is, I think, some evidence that any ordinary person who chooses to exert his common sense, and to generalise from what his own experience tells him of others, is not incompetent to discuss these subjects, and that therefore the problems involved are just such as may be best faced in the practical ways on which I have dwelt.

But is not the fact that the elaborate enquiry and report of 1883 is now seven or eight years old, and that its teaching has not yet become law, the strongest argument I could bring that we must, if any good is to be done, rely more upon ourselves as citizens, than upon state methods. The report and evidence is not much use to individual citizens. It is too bulky and diffuse to be available; and yet if a man feel inclined to interest himself in local work he feels the want of a handbook up to date.

Now both America and the continent are ahead of us in many expedients for carrying out some of the principles involved in dealing with neglected childhood and its surroundings. An individual is at some disadvantage in collecting information; but it seems to me a good work might be done for our own native city if a sub-committee of this society spent some time in collecting information as to practical methods known elsewhere, and digesting it in a form available for distribution amongst business and professional men, so as to turn more attention to the matters I have so imperfectly ventured to discuss. Thus we might be roused by the example of others and enlightened by their efforts.

V.—*The Case for Bimetallism.* By Joseph John Murphy.

[Read Tuesday, 14th April, 1891.]

THE question which this essay is an attempt to answer, may be thus expressed :—What would be the effect on prices, and on the financial and industrial interests of the world in general, if the leading nations of the world were to agree to make both gold and silver unlimited legal tender at the ratio of value between the two that prevailed during the seventy years which closed with 1873 ;—namely, $15\frac{1}{2}$ ozs. silver as in France, or 16 ozs. as in the United States, equal to one oz. of gold ;—at the same time opening their mints to the unlimited and gratuitous coinage of both metals ?

The statistical data used in the present attempt to answer this question, are taken from the “Final Report of the Royal Commission, appointed to enquire into the recent changes in the relative values of the precious metals, 1888.”

The reply to such a question must of necessity be somewhat indefinite. The laws of political economy are laws of tendency only, though they are mathematical in their certainty, and almost mathematical in their nature ; yet, as in many branches of physical science, we can predict the general character and the direction of the effects of given causes, but not their magnitude. In a word, their certainty does not ensure precision.

Before endeavouring to reply to this question, much preliminary exposition will be required. We do not, however, propose to begin at the very beginning of the theory of money. We take as a fact of nature, justifying itself by its existence, that, from the dawn of civilization, men have agreed to use coined pieces of precious metal in payments ; and that this custom has so passed into law, that the state has universally assumed the function of coining money, and the prerogative of fixing by law the weight and fineness of the coins ; and of deciding in what money debts are to be paid, or at least presumed to be payable in the absence of any express agreement to the contrary.

We also take it as an established principle, that the value of money in exchange, though recognised by custom and legislation, is not originally due to either, but to the intrinsic value of the metals of which it is made ; and that however extensively the use of metallic money in transactions may be superseded by such paper representatives of money as bank-notes, cheques, and bills, the value of these also does not depend on law or convention, but on their function as assuring to the holder the actual or possible delivery of the quantity of precious metal which they represent. Hence the necessity of legal guarantees for the convertibility of paper money :—that is to say, for ensuring that the holder of a bank note shall have a certainty of obtaining on demand the quantity of gold or silver which the note professes to represent.

It has sometimes been asked, whether these paper representatives of money, are money ; but this is little more than a verbal question. Money is that which is universally taken in payment. When a

bank note or a cheque is accepted in discharge of a debt, it is money as between payer and receiver ; but so long as the convertibility of the note is maintained, the only money which is money for all purposes is metallic money, because it is the only money which is legal tender in all payments ; bank notes, under the system of convertibility, are not legal tender in payment by the bank issuing them.

From the fact that the value of money is intrinsic and not conventional, it follows that the supply of the country with currency is no part of the duties of the state. Its duties are limited to authenticating the currency by coinage ; the currency is supplied in the ordinary course of trade, by those persons who have gold, and to whom it is more useful in the coined than in the uncoined state, sending it to the mint to be coined. It would not be conceivably possible that the government should, in any commercial sense, supply the country with the gold coin which it needs.

Under our system of metallic currency, and a mint open to all who send gold to be coined—which system I assume throughout as right—gold is money to all intents and purposes, so that gold and money may be used as equivalent words. And under this system it follows from the principles stated above, that all buying and selling are but modifications of barter ; in other words, the exchangeable value of money is determined by the same agencies as the exchangeable value of commodities. The exchangeable value of commodities as against money, is called price ; that of money as against commodities, is called purchasing power ; the distinction is convenient, but not essential ; and both depend on the interaction of demand and supply. *Price of money* is a technical phrase for *rate of interest*, but though the rate of interest is no doubt determined by the interaction of demand and supply, it is a subject which does not enter into the present discussion ; and when we speak in the present paper of the abundance or scarcity of money, we do not mean money in the technical sense of loanable capital, but in the equally obvious and much simpler sense of the circulating medium, consisting, under our currency laws, almost exclusively of gold and notes payable in gold.

From this point of view it is easy to answer the question, How does the abundance or scarcity of money influence prices ? The exchangeable value of any articles whatever, whether of coins or of commodities, is increased by a diminution of the supply, and diminished by an increase of the supply. Consequently, in those countries where payments are made in gold, an increased supply of gold will diminish its purchasing power, or, what is the same thing conversely stated, will raise the prices of commodities. But this action will not be on all prices alike ; it will be first on those articles which the holders of gold want to purchase ; and the gold will get into general circulation, and will raise the general level of prices, by passing from hand to hand in the ordinary process of trade. Thus, at the time of the discovery of the Australian gold in 1851, the articles which rose the first and the most in price were those which were most in demand for the Australian markets.

The interaction of demand and supply in determining exchangeable values, though less visible, is really simpler in the case of money than in that of commodities. This is in consequence of a peculiarity of money which distinguishes it from all commodities; namely, that the market for it can never be glutted. A glutted state of the market for any article is that which occurs when there is a remnant left on the hands of sellers after the wants of all possible buyers have been fully supplied; and consequently, if sellers cannot afford to hold, they are compelled to sell at a price that bears no relation to the cost of production. The possibility of this depends on the fact that the power of using commodities is, in general, limited by the nature of things;—no community, for instance, however industrious, could find a use for an unlimited quantity of tools. But this is impossible with money, so long as its production is confined within any probable limits;—we do not contemplate such an event, possible no doubt, but almost infinitely improbable, as gold or silver becoming equally abundant with copper. But until such an event occurs, a glut of money is impossible, because there is no limit to the demand for it; every one wishes to have as much money as possible. Consequently, the exchangeable value of money not only decreases with its abundance and increases with its scarcity, which is true of all articles whatever; but the exchangeable value, or purchasing power, of money, tends, in a way which is not true of commodities, to vary in the exact reciprocal of its quantity. If the quantity of the precious metals in the world were, by any possibility, to be all at once exactly doubled, without their distribution being altered, their purchasing power would be exactly halved. This relation between quantity and purchasing power would be scarcely possible to prove by statistics, but it appears to be a necessary consequence of obviously true principles.

The exchangeable value of any article depends on the interaction of demand and supply; and it is equally true that the exchangeable value of any article tends to be equal to the cost of its production; in less abstract language, articles which have cost the same to produce, tend to bring the same price. Production, of course, is so defined as to include transit as well as growth or manufacture, and comprises the entire process of bringing to market. This equalization takes place through the interaction of demand and supply, and is a necessary result of the law that prices are determined by demand and supply. From this law of equalization it follows, or rather it is an instance of that law, that the cost of producing any coin—which under our system of gratuitous coinage, means the cost of producing the gold of which it is made—tends to be equal to the cost of producing the articles for which it will exchange. The cost of producing a sovereign, for instance, tends to equal the cost of producing twenty shilling loaves.

But the equalization between the market price and the cost of production, takes a longer time to bring about in the case of the precious metals than in that of any other articles. This is not because of their function as money, but because the stock in ex-

istence throughout the world bears a larger proportion to the annual production in their case than in any other.

It is with some regret that I have thought it necessary to occupy so much space with a preliminary discussion of so simple and elementary a subject as the theory of prices, and of the way in which they are influenced by the supply of the precious metals ; but recent controversy has convinced me that this subject is much less generally understood than might have been expected.

We have till now spoken of money and gold as synonymous terms. But there are also silver and copper money. If however we define money as that which is universally available for making payments,—in other words, unlimited legal tender,—we must define silver and copper coin as being money in only a subordinate sense ; for silver coin is legal tender only for payments not exceeding 40s., and copper, we believe, only up to one shilling. And they are coined under totally different conditions from gold ; their legal and customary value is greater than their intrinsic value ; a shilling contains less than a shilling's worth of silver, and a penny contains very much less than a penny's worth of copper. Money thus circulating at a greater than its intrinsic value is called token money, as distinguished from standard money, which circulates at its intrinsic value. Gold is with us the only standard money. It is obviously impossible to apply the system of free mintage to token money. Any one bringing gold to the mint may demand its weight in gold coin, but there is, and under the conditions can be no such law applying to silver or copper. Trade, as we have seen, supplies itself with gold money ; but the silver and copper coinages are limited in quantity, and are supplied by the government at a profit.

In the case of copper, there is an obvious necessity for this system. We need a coinage for very small payments ; such coins would be inconveniently small if made of gold or silver, and inconveniently heavy if made of copper at its intrinsic value ; but it is convenient, and quite unobjectionable, to make them of copper or some other inferior metal, and to give them a legal value greatly above their intrinsic value ; and accordingly this system has long been universal.

But there is no such necessity in the case of silver ; and in fact, silver was freely coined as standard money in France and in the United States, until the great disturbance of its value which followed the end of the war between France and Germany in 1871. In France, with the other nations contained in the Latin Union, and in the United States, both silver and gold were standard money ; the relative value of silver and gold was fixed by law for monetary purposes ; the mintage of both was unrestricted, as that of gold is under our laws, and debts were payable in either at the choice of the payer. In a word, those countries were bimetallic.

But here, for the first time in our enquiry, a theoretical difficulty arises. How is bimetallism possible ? The supply of the two precious metals is peculiarly liable to great fluctuations, extending over

long periods of years; and with varying supplies of any two articles, how can their relative value be kept steady?

The most obvious reply to this question is, *Solvitur ambulando*—it is solved by the facts of the circulation of money. During both the scarcity of gold in the early part of the present century, and the abundant supply of gold from California and Australia in the middle of the century, the relative value of gold and silver, as tested by the quotations of the price of silver in the London market, varied but very little.

This apparent anomaly, however, may be very simply explained. Prices depend on the interaction of demand and supply. But when one article is capable of being substituted for another, any increase or diminution of the supply of either, acts on the market for both, almost as if they were the same article. Thus any increase or diminution in the supply of either beef or mutton would act almost equally on the price of both mutton and beef. Now, the same capacity for being substituted the one for the other, which the facts of nature cause in the case of beef and mutton, was caused, during the period of which we speak, by law and custom in the case of gold and silver. The laws of France and the other nations associated with France in the Latin Monetary Union, provided open mints for both gold and silver;—any one might get any quantity of either metal coined at their mints;—either, at the choice of the holder, was legal tender; and the ratio of value was fixed by law at one ounce of gold equal to $15\frac{1}{2}$ of silver. The ratio in the United States was 1 to 16, and there also silver was standard money, or legal tender, equally with gold.

It has been lately said in controversy on this subject, that silver and gold are not, in fact, capable of substitution each for the other, because they are naturally convenient for payments of very different orders of magnitude. But this difficulty may be practically overcome by the use of bank notes. A note payable in gold, and a note payable in an equal value of silver, are equally easy to carry in the pocket. It may be questioned, however, whether the difficulty in any case amounts to much. The remarkable steadiness in the relative values of gold and silver, during the greater part of the present century, of which we have spoken, appears to prove that they are naturally suited to be substitutes each for the other. That steadiness, it is true, was caused by legislation, acting through the French mint; but such legislation could not have been successful if it had not been in harmony with the nature of things. This steadiness did not consist in absolute fixity, but in the total absence of any except relatively very small fluctuations, contrasting most remarkably with those of later years. The report says (p. 2), "From a table presented by Mr. Pixley, it will be observed that from 1833 to 1872, the average annual price of bar silver in the London market was never lower than $59\frac{3}{16}$ d. per oz., nor higher than $62\frac{1}{16}$ d., showing a range of $2\frac{7}{8}$ d., during the forty years in question," equal to 4.85 per cent. on the smaller of these two extremes, or 4.63 on the larger. From a continuation of Mr. Pixley's table, "it ap-

pears that in the (fifteen) years from 1873 to 1887, both inclusive, the highest annual average was $59\frac{1}{4}$ d. in the first year of the period, and the lowest $44\frac{5}{8}$ d. in the last year, showing a variation of $14\frac{5}{8}$ d., equal to 32.8 per cent. on the smaller of the two extremes, or 24.7 per cent. on the larger.

It is a commonplace, that legislation cannot fix prices, and ought not to make the attempt. This is generally true. But the case now under consideration is not so much an exception, as a case coming under an altogether different principle. Legislation cannot beneficially interfere between buyer and seller, or with the interaction of supply and demand. But this case was not one of such interference; in this case legislation created the demand; the relative price of gold and silver was maintained by the mints of the Latin Union constituting a market for both at a fixed ratio of price.

Since 1873, however, silver has been for the most part demonetized, that is to say rejected from circulation, by the Latin Union and the United States.

But it may be asked, is the power of legislation absolute in fixing the ratio of value between the metals used as money? Could legislation give to copper the value of silver, or to silver the value of gold? Certainly not. But the power of legislation in the matter must be considerable. Suppose silver to be rejected from all the currencies of the world, the consequent diminution in the demand for it would lower its value in proportion to gold to perhaps 28 to 1. If, on the other hand, gold were so rejected, the ratio would perhaps stand at 14 to 1. Between these limits, then, whatever they are, legislation can fix the relative value of the precious metals. This appears evident on the mere statement, though the limits may perhaps be much narrower than those here conjecturally assigned.

The extent of the power of legislation to fix the relative value of two metals in circulation may also be thus stated:—It is possible for legislation to fix their relative value within any limits, so long as it is worth while for persons having the metals, to bring them both to the mint for coinage at the legal ratio of value. But legislation cannot depress either metal to a lower value than what it would bear if it were so far undervalued at the mint, that it would be worth no one's while to bring it to be coined.

Even had money never been invented, the utility and beauty of the precious metals would have given them a high exchangeable value. Such appears to have been the case in ancient Peru. But the demand for them, and consequently their value, must be greatly increased by their use as money.

But another theoretical difficulty may be raised. The value of any article tends, as we have seen, in the long run to be equal to the cost of its production; and if the discovery of new mines, or the exhaustion of old ones, causes the cost of production of either of the precious metals to increase or to diminish, how can its value remain unchanged in relation either to commodities or to the other precious metal?

We reply, that the cost of production which tends to equal the

market value, is neither the average cost of production, nor the cost of production at the richest mine in the world, but the cost of production at the poorest mine which it will pay to work ; and though in the case of an article of practically unlimited production, such as cotton prints, the market price tends to be determined by the cost of production ; yet in the case of an article of limited production, like gold or silver, the equalization between the cost of production and the market price, or exchangeable value, may be brought about in the opposite way ;—the cost of production at the least productive mine which it will pay to work, may be determined by the market price ; for on the market price must depend the degree of productiveness at which it will pay to work a mine.

The events of the period which began in or about 1873, have lowered the value of silver in proportion to gold to a ratio of about 21 to 1 (an ounce of gold being worth £3 17s. 10½d., and one of silver 44½d.). The contention of some bimetallists, of whom the writer is one, is that this reduction in the gold price of silver need not have occurred ; that it is almost purely injurious ; and that a return to the old ratio of 15½ or 16 of silver equal in value to one of gold, would be practicable, and desirable in the interests of the civilized world in general, and of the British Empire in particular.

Having now given reasons for believing that bimetalism is practicable, we go on to give reasons for thinking it desirable.

One reason why mankind have fixed on gold and silver as the standards of value and the means of making payments, is that their exchangeable value remains almost unaltered for long periods. This is partly because, as already remarked, their yearly production bears but a small proportion to the total stock of them in the world ; and partly because the demand for them as currency is constant and steady ; subject to fluctuation, no doubt, with the briskness or dullness of trade, but not to fluctuations in any degree comparable with those which occur in the price of iron, for instance, according to the activity of ship-building and railway construction. But in the course of centuries the exchangeable value of the precious metals is subject to great and incalculable fluctuations, caused by the exhaustion of old mines and the discovery of new ones ; so that, as Adam Smith has remarked, though the exchangeable value of the precious metals, measured in commodities generally, is much steadier than that of corn from year to year, the exchangeable value of corn is much steadier than that of the precious metals from century to century.

It is most desirable that the exchangeable value of money should be stable. A very large proportion of payments are made under contracts which are perpetual, or for very long periods ; to this class belong the interest on public debts ; the rent of land, houses, and railways under long leases ; and generally all those payments from which fixed incomes are derived. Another large class of payments, though they may be nominally fixed by contract, are really fixed by custom ; to this class belongs a large proportion of salaries and payments for professional services. Any great increase in the

supply of precious metals, by diminishing the purchasing power of money, is consequently injurious to the holders of fixed incomes and to the professional class ; while the trading and working classes are correspondingly benefited. On the other hand, any great diminution in the supply of the precious metals, by increasing the purchasing power of money, is beneficial to the interests of the receivers of fixed incomes, and correspondingly injurious to the trading and working classes. All such fluctuations are, on the whole, undesirable. This may not be generally admitted in the case of increased abundance of the precious metals, but few will probably be found to deny that their increased scarcity is an evil.

Now, the first advantage of bimetallism to be stated in logical order, is this :—If silver and gold were capable of substitution, each for the other, by law, as beef and mutton are by nature, any increase or diminution of the supply of either would act on the stock of both, which is necessarily larger than the stock of either alone ; and would, therefore, have the less effect on the purchasing power of money and the prices of commodities, either by increase or by diminution ; just as the effect of any increase or diminution of the supply of either beef or mutton will have the less effect on its price, because beef and mutton may be substituted each for the other.

It has been urged on the opposite side of the argument, that if silver were recognised as money equally with gold, the value of money would be subject to a double danger of disturbance, from fluctuations in the supply either of gold or silver. But it is improbable that great changes in the supply of both metals should occur together ; and the mischief of such fluctuations does not depend on their frequency but on their magnitude. It would not be thought a good reason against keeping both cattle and sheep, that we are thereby exposed to a double chance of a scarcity of meat, by a murrain among either sheep or cattle.

Another, and a much more reasonable, objection to bimetallism is that derived from the operation of what is known as Gresham's law ; —namely, that if two kinds of money of unequal intrinsic value are legally recognised as equal, it will be worth no one's while to keep or use that metal which is rated below its intrinsic value, and it will accordingly be exported and will disappear. It is argued that bimetallism, at the proposed ratio of say 16 to 1, is in fact impossible, because any country that should rate silver in relation to gold higher than its value in the markets of the world, would soon part with all its gold ; so that bimetallism would, in effect, be silver monometallism. This would be quite true if the experiment were tried on a small scale—by only one nation for instance—without a tolerably certain prospect of the example being followed ; but if a sufficient number of great nations were to unite in the restoration of silver to its former position with respect to gold, this objection would be overcome ; for if all nations were bimetallic, there would be no part of the world into which the gold of the bimetallic nations could be drained away. The consent of the chief nations of Europe and America to the restoration of silver does not appear hopeless ; and Asia uses silver currency almost exclusively.

We have now to consider the special reasons for desiring the general adoption of bimetallism by the civilised world, and especially by the British Empire. We shall begin with a brief sketch of the monetary history of the world during the past forty years.

It is about forty-three years since the first discovery of gold in California, and this was followed in a very short time by the discovery of the same in Australia. Great quantities of gold were imported into Europe, and the prices of commodities rose gradually and considerably. There was no counter-movement before 1873. During this period, say from 1850 till 1873, there was a general feeling of briskness and buoyancy in trade and industry, which, though not without interruption, yet was a contrast with the feeling of comparative depression which, on the whole, accompanied the general tendency to falling prices during the period from the return to cash payments after the pacification of Europe in 1815, until the time when the effect of the gold discoveries began to be felt.

At the time of the formation of the German Empire in 1871, the productiveness of the gold mines had for some years been falling off. This, of itself, must have caused a reaction towards lower prices; but the reaction has been greatly hastened by other events.

The first of these was the substitution of gold for silver as the standard money of the consolidated German Empire. This appears to have been decided on hastily, and without any perception of its enormous importance. It must have been greatly facilitated by the indemnity of two hundred millions sterling paid by France to Germany at the end of the war, a great part of which was paid in gold coin. The change from silver to gold in Germany, by constituting a new demand for gold, while the silver which it replaced was thrown on the market, of course tended to increase the value of gold and to diminish that of silver throughout the world. The silver which was replaced by gold in the new German coinage began to flow into France and Belgium, where upwards of ten millions sterling worth of silver was coined in 1873. France and the other nations of the Latin Monetary Union, fearing the depreciation of their silver money, first restricted its coinage to a limited amount, and afterwards, in 1873, ceased to coin silver at all except as token money, like our silver money, having an intrinsic value less than its legal or nominal value, and being legal tender for small payments only (Report, p. 6). The Americans practically did the same, by making gold their standard money on their return to cash payments, which had been suspended during the Civil War, and remained so for several years after its conclusion; silver was really, though not nominally, demonetized, by restricting the quantity permitted to be coined. At the same time, the production of silver has been greatly increased by discovery of new and very rich silver mines in the far interior of North America.

There has thus been a concurrence of a variety of events, all acting in the same direction, to increase the value of gold and diminish that of silver. The production of gold has diminished, and that of silver has increased; while silver has been rejected in

favour of gold in the monetary systems of Germany, France, and the United States.

There is another cause acting in this direction, to which some authorities appear to attach considerable importance, namely the great increase, during the past thirty years, of the "Indian tribute," or payments made by India to England, chiefly on government account, which has, of course, to be met by an excess of exports over imports. India has at all times been a great importer of silver, and seeing it obvious that any cause which tends to check the importation of silver into India must tend to depress its price, by narrowing one of the chief markets for it. But the elaborate table on p. 78 of the Report, comparing the exports and imports of India, from 1870-71 till 1877-78, with the remittances by the Indian government to England for the same period, does not appear to show that the importation either of silver or of gold into India has had any tendency to diminish with the increasing amount of these remittances. (See also the table on p. 4, which however gives the net imports of silver only.) The annual net imports of silver were never much greater than they were during the three years 1885-88, and for those three years they were at almost exactly the same annual rate as for the five years 1865-70, though the "amounts received by the home government for bills drawn on India" had more than doubled in the interval.

But even without any influence of this kind, there is quite enough in the other causes that we have enumerated, to account for the fall in the value of silver as measured in gold, which, as we have seen, amounts to about 25 per cent. since 1873.

But is it silver that has been depreciated, or gold that has been appreciated? This question can be answered only approximately; the data for an answer must be sought by a careful examination of the statistics of prices. In the gold-using countries of Europe and North America, the prices of commodities in general appear to have fallen in almost the same ratio as the price of silver; while in India, where silver is still standard money, prices are comparatively unchanged. In other words, the purchasing power of silver remains without any decided change, while that of gold has greatly increased. From several tables (Report p. 17) showing the average English prices of the most important commodities during a long series of years, it appears that they remained, without much fluctuation, from 1854 till 1874, at a considerably higher level than either before or afterwards; and that by 1887 (according to Mr. Sanerbeck's data, to which the unanimous part of the Report appears to attach the greatest importance), these prices had fallen to about 32 per cent. below that level.

All the tables are constructed on the same principle, though with different details; and all show a considerable fall, but Mr. Sanerbeck's shows the greatest. He takes as 100 the average of 45 English prices from 1867 to 1877, and finds the average for 1887 to be so low as 68. The average from 1867 to 1877, as shown by the tables generally, scarcely differs from that from 1854 to 1874.

The fall in the gold price of silver, which, conversely stated, is a rise in the silver price of gold, is what theory would have us to expect. But theory would not have us to expect the steadiness which we see in the silver prices of commodities in the Indian markets, which, conversely stated, means steadiness of the purchasing power of silver. We see a diminished supply of gold with an increased demand for it, and an increased supply of silver with a diminished demand for it; and from these we should have expected not only a fall in gold prices in England, or a rise in the purchasing power of gold, which we do see, but also a rise in silver prices in India, or a fall in the purchasing power of silver, which we do not see.

No attainable statistics, and perhaps no possible statistics, can explain an apparent anomaly like this. But general theoretical considerations suggest a very simple explanation, which we believe to be the true one. The world has been growing richer, and its commercial transactions have greatly increased in amount. In a thickly-peopled country like England, with an elaborate banking organization, increase of wealth and of trade do not need a proportionate increase of metallic money; the increase of transactions is provided for by paper instruments, especially cheques. But in a country like the United States, where constantly increasing population and wealth are spread over a constantly increasing surface; and in a country like India, where there is no elaborate and universally spread banking system able to meet the needs of commerce as they arise; increase of transactions requires an increase of metallic money wherein to make payments. Now, an increased demand for metallic money, so produced, is equivalent to a diminished supply, and must have the same effect in lowering prices.

Thus the general rates of prices, both in Europe and in India, since 1873, are in their totality the resultant effect of two entirely distinct sets of causes, which are to be thus described:—

An increase in the purchasing power of gold, and a decrease in that of silver, due to a complication of causes enumerated above:—

And an increase of the purchasing power of the precious metals generally, due to the commercial transactions of the world outgrowing its supply of metallic money.

It is scarcely possible to doubt that the general buoyancy of trade from 1850 to 1873, was due to the abundance of gold consequent on the supplies from the newly discovered mines; and if so, it is difficult to resist the conclusion that the depression of trade, which continued from 1873 until lately, was due to the relative scarcity of gold consequent on the failing supply from the mines, occurring at the same time with the substitution of gold for silver in the currencies of three of the most important nations of the world.

It has been argued, that the general fall in prices during the period commencing in 1873, was due exclusively to the improvements which have cheapened production and transport. But these improvements did not begin in 1873;—they began a century earlier, with the invention of the steam engine, and have been in constant progress ever since economical modern history began with the pacification of Europe in 1815, and the subsequent return

to cash payments in England. But if the general fall in prices were altogether due to improvements in production and transit, it would promote the increase of national wealth, whether measured in commodities or in money. Now it is very remarkable that from 1873 to 1886, the productiveness of the income tax increased only in exactly the ratio of the increase of population (Report, Appendix to Note by Mr. Barbour, p. 156), though previously it had been increasing much more rapidly; a result which seems impossible to account for except by the supposition, which in the writer's opinion is no mere supposition but a proved fact, that the increasing scarcity of gold caused lower prices of commodities; and consequently the true wealth of the country, consisting in commodities, increased during that period more rapidly than its apparent or nominal wealth, as measured in money.

A progressive fall in the general level of prices due to industrial improvements, would not have any tendency to cause a general depression of trade: but a progressive fall due to an increasing scarcity of precious metal, and consequently an increasing difficulty of making payments, has such a tendency; and this is what we have been witnessing. Such a cause may work evil in unexpected ways. It does not appear probable that the great depression in the price of agricultural produce which has occurred during the last few years can be altogether ascribed to the increased abundance of supplies brought from India on the one hand, and the Canadian North-west on the other. Increased foreign supplies have been acting on the market ever since the repeal of the corn laws in 1846, but it is only during the past few years that the scale of agricultural prices has so fallen as to leave land uncultivated in England, and to promote a social revolution in Ireland. Were this fall in prices merely evidence of more abundant food, it ought to be welcomed; but in so far as it is due to less abundant gold, it is a misfortune.

The usual reply to this is, that fluctuations in the supply of the precious metals, like fluctuations in the yield of the harvests, are not due to human agency, and must be accepted like other events of the natural world. But we maintain that it is not so; that the scarcity of gold ought to have been, at least in a great degree, counteracted by the abundance of silver; and that this would have been spontaneously effected, but for the blundering of governments in demonetizing silver. The whole thing was an accident, beginning with the hasty and ill-considered reconstruction of the German coinage on the formation of the German Empire. It was no doubt necessary for the German Empire to have a uniform coinage, but there was no necessity for deciding in haste whether the standard money of the Empire should be gold, or silver, or both. It seems probable that the action of all the three nations—Germany, France, and the United States—in refusing the advantages of a double standard of gold and silver, was influenced by a prejudice in favour of gold, due partly to the example of England in maintaining for generations an exclusive gold standard, and partly to the great increase in the use of gold in consequence of the Californian and Australian supply.

While Europe and America have been suffering from the appreciation of gold, India has been, and continues to be, suffering from the depreciation of silver. Since its military and industrial conquest by England, the economical position of India has been very peculiar. Silver is the standard money and the circulating medium of the country, and taxes are paid in silver. Consequently, in so far as the Indian government is a receiver and a payer of revenue in India itself, the appreciation of gold matters nothing to either government or people, and the depreciation of silver not much; for, as we have seen, the prices of commodities in India have changed but little. But though the Indian government receives all its revenues in silver, it has to make a very large part of its payments in gold; namely almost all those made in England, consisting of "interest on debts, interest on the stock of the guaranteed railway companies, expenses on account of the British forces maintained in India, pension and non-effective allowances payable in England, the cost of the home administration, and stores purchased in England for use or consumption in India"—(Report, p. 39). Practically and financially, though not nominally or legally, this (unless we except stores) is tribute paid by India to Great Britain. It has of course to be really paid by exports; and its amount, at a rough approximation, tends to be equalled by the excess of the exports of India over its imports.

The Report (p. 78) gives an elaborate tabular statement, to which we have already referred, analysing the commercial and financial movements connected with the payment of this tribute, from 1870-71 to 1887-88. For the purpose of showing the "loss by exchange," we take 1886-87, which may be regarded as a normal year; that is to say a year in which what we have called the tribute, or what is called in the statement the "payments in India of bills and transfers to defray home charges," differs but little in amount from the value of the excess of all exports, including those of gold and silver, over that of all imports, including the same. In that year, the "tribute" amounted to 175,340,000 rupees; the average rate of exchange was 17.44 pence to the rupee; but calling it 17.45 pence (for our purpose is not minute accuracy, but to show the nature and the scale of the effect which we are tracing) this was equal to £12,748,679, which was the amount of the tribute as paid in English money. In 1870-71, the average rate of exchange was 22.49 pence;—calling it 22.50, the above mentioned number of rupees would, if that rate of exchange had continued, have been equal to £16,438,125. The difference between those two sums is £3,689,446, or more than three and a half millions sterling, and is the loss shown, by the account, to be sustained by India in consequence of the fall in exchange, which is the result and the expression of the fall in the gold price of silver between those two years. The accounts of the Indian government show the loss by exchange to be greater than this, because they take the par value of the rupee at two shillings, so that the difference between this and its actual exchange value appears as loss. But I wish to exaggerate nothing, and there appears to be no reason to think that such a bimetallic

law as I advocate would raise the exchange value higher than it was in 1870-71.

But how far is the loss which we have here estimated real, and how far only apparent? We shall have to consider this question at the end of the present essay.

Now, there are no doubt great objections to our going out of our way to give relief to the finances of India; but the objections to allowing India to become insolvent are greater still; and the least objectionable way in which we can help India is by taking its silver money at the same ratio to gold that it bore previously to the general exclusion of silver from the currencies of the chief nations of the world;—in other words, by taking the rupee at about rs. 10½d., which was the rate of exchange in 1870-1, instead of rs. 5.44d., which was the rate in 1886-7, or rs. 44.89d., which was the average rate of the following year. For this purpose, there should be an act of the Imperial Parliament, making silver legal tender, equally with gold, through the entire British Empire, at a ratio about equal to that which existed in the markets of the world up to 1873; probably the best ratio would be that which still nominally exists in the United States, of one ounce of gold equal in value to 15.985, or almost exactly 16, of silver. The mint, at the same time, should be open for the coinage of all silver taken to it, as it is at present open for the coinage of all gold. This would at once benefit Great Britain, by allowing the abundance of silver to relieve the deficiency of gold, and India, by ending the depreciation of silver. Were we to do this, there is every reason to believe that other nations would follow our example. The United States, which are now the great silver-producing country, would wish to benefit the silver-mining industry; and France and Germany would gladly diminish their heavy financial burdens in an indirect and unobjectionable way, by increasing the abundance of legal tender metal. But none will move in the matter unless we do; and for our taking the lead in the movement there is not only the general reason of our financial prestige, but also the special reason that our Empire consists of two portions;—one, the United Kingdom with the colonies peopled by our own race, where the standard is gold; and the other, India, where the standard is silver. Such an act of Parliament would remove a great commercial and financial barrier between the two;—not only commercial, by making commerce uncertain by reason of the fluctuations of exchange, but financial, by placing a danger of the same kind in the way of the industrial investment of European capital in India.

It may be objected, that any legislation of the kind would be inadmissible, because it would be wrong to pay in silver, debts contracted in gold. The writer admits this to the full, and proposes to provide, in any legislation on the subject, that all debts contracted before the date of such an act, including of course the interest of the National Debt, should still be payable in gold, on the demand of the creditor.

We do not deny the greatness of the proposed change. But if it be called revolutionary, we reply that it would be only restoring the relation between gold and silver which worked perfectly well

for generations, lasted until our own times, and was only upset by an accident.

If however the change is too great for the courage of our statesmen to venture on, it would still be practicable, and would be much better than nothing, to recognise silver as standard money and legal tender throughout the Empire, at its present market price. If the reasonings in this paper are sound, such a law would stop the fall in the price of silver as measured in gold, and thus, while very far short of giving to the government and people of India that relief to which they appear fairly entitled, would at least enable their loss on this account to be definitely ascertained, and prevent it from indefinitely increasing.

But whatever ratio is fixed on between the values of gold and silver, it must be fixed once for all, not subject to revision, but as definitely fixed as any human ordinance can be; as far beyond liability to change as the weight of the sovereign. This is essential to the existence of a coinage of two metals circulating together and and both being legal tender; for such a double legal tender would be impossible and contradictory, if the relative value of the two metals were subject to fluctuation.

It will be expected that something shall here be said about the stimulus given by the fall in the gold value of the rupee, to exports from India, especially of wheat; and the injurious effects of this on the British growers of the same. There appears to be no doubt of the reality of this effect; a pound sterling exchanges for more rupees than formerly, while the rupee buys as much wheat as formerly, and thus the exportation of wheat from India to Britain is stimulated. But its importance has probably been much exaggerated; and it is, necessarily, only temporary, and will cease when the prices of wheat and other commodities have had time to be adjusted to the change in the relative values of gold and silver. It is an effect which must always be produced, though it may not be always observed, when the currency of any country is undergoing depreciation from whatever cause; and it is due to the fact that the prices of commodities always adjust themselves to a depreciated or appreciated currency, more slowly than different moneys—gold and silver as in the present case, or coin and paper money as in a much commoner case—find their relative values as shown in the exchanges.

It will be expected that such an essay as this should conclude with an attempt to give a definite answer to the question propounded;—What would be the effect on the purchasing power of gold and of silver respectively, of a simultaneous return by law on the part of the principal nations of Europe and America, to the ratio of 1 to 15½, or 1 to 16, between the values of equal weights of silver and of gold, which prevailed previously to the year 1874.

Europe has for the most part a gold standard, and Asia a silver standard; so that the question may be otherwise expressed:—What would be the effect of a general return to bimetallism on European and Asiatic prices respectively?

To this question, in the writer's opinion, no approximately de-

finite answer is possible ; we can indicate the nature and direction of the changes to be expected, but not their magnitude.

It may be taken as self-evident, that no such legislation as that suggested, and indeed no legislation whatever, can alter the purchasing power of the entire mass of the precious metals in the world. Whatever purchasing power is conferred on one of them by such legislation as we propose, will be at the expense of the other. Such legislation will necessarily increase the purchasing power of silver, and diminish that of gold ; and, conversely, will lower the level of Asiatic or silver prices, and raise that of European or gold prices. As regards each other, the change in purchasing power is given in the terms of the problem ; the ratio of value is to be changed, say from 1 : 21 to 1 : 16. But how will their respective purchasing powers be changed as regards commodities ?

The only thing certain about this is, that the purchasing power of silver will be increased, and that of gold diminished. If we knew, to any moderately near approximation, the quantities of gold and of silver money in the world, and if other things were equal, it would only need an arithmetical calculation to ascertain the ratio by which the changes in the purchasing powers of both, as towards commodities, would be expressed. But we do not know, even approximately, the quantity of silver money in the world. Dr. Soetbeer (Report, p. 74) estimated the stock of metallic money in Europe and America in 1885 as follows :—

Gold,	£668,200,000
Silver,	392,150,000
Total,	£1,060,350,000

But most of this silver, including the well-known five-franc silver pieces, circulates at its old value in proportion to gold, and, for the purpose of any estimate of the effect of currency of legislation on prices, must be regarded as part of the gold circulation. By far the greater portion of the silver money which for the present enquiry is to be regarded as such, is in Asia, especially in India, where any estimate of its amount appears to be unattainable. It has been said, we know not on what evidence, that the metallic circulation of India probably amounts to about four hundred millions sterling, exclusive of an unknown amount of hoarded money. But the Report contains no estimate, or even guess, on the subject.*

* When this paper was read to the society, I had not seen a letter signed Robert Barclay in the *Economist* of 11th April, 1891. I quote its opening paragraph :—"The Director of the American Mint has recently issued a table showing approximately the amount of gold and silver money held in the different countries of the world, bringing out totals equal to 745.4 millions gold, and 764.1 millions silver. The first attempt to compile a similar table was made by the late Mr. Ernest Sneyd. He estimated that in 1870 there was 700 millions gold money, and 640 millions silver money in the world." A tabular statement follows of Mr. Sneyd's estimate, and the new American estimate of the gold and silver circulation of the several countries of the world, shown in parallel columns. In both estimates, the gold circulation of India and of all Asia is represented by a blank ; and yet, beyond doubt, there is an enormous quantity of gold hoarded and hidden away in India. This, however, so long as it remains hoarded, is, as Mr. Giffen remarks, only "potential money," and can have no effect on prices.

It is obvious that the effect of a bimetallic law would be greater on the value, or purchasing power, of that one of the two precious metals whereof the circulation is least in quantity. If there were, for instance, a thousand millions of gold in circulation and only ten millions of silver, a bimetallic law would at once raise the purchasing power of silver to the old level, without perceptibly altering that of gold. The quantity of silver money in circulation is probably much less than that of gold, at least if we add to the gold the silver which, in America and the European Continent, circulates at a higher than its intrinsic value.

Now as, in general, European prices are measured in gold and Asiatic prices in silver, this brings us back to the question, which we have postponed—how far the loss to India by exchange is real and how far only apparent. If we suppose, what must be sufficiently near the truth, that the effect of the legal restoration of bimetallism would be to bring the level of both European and Asiatic prices to what it would have been if bimetallism had not been discontinued, it will appear that though the apparent loss is proportionate to the fall of the value of silver in proportion to that of gold, yet the real loss to the taxpayers of India is proportionate only to the increase of the purchasing power of gold as to-wards commodities generally, above what it would have been if bimetallism had continued, and what it will be if bimetallism is restored. If the effect of a bimetallic law were solely to raise the level of prices measured in gold; or, in other words, to diminish the purchasing power of gold, leaving unchanged the purchasing power of silver and the level of prices measured in silver; in that case the relief given to the financial burdens of India would be really equal to the present so-called loss by exchange. If, on the contrary, the effect of a bimetallic law were solely to lower the level of prices measured in silver; or, in other words, to increase the purchasing power of silver, leaving unchanged the purchasing power of gold and the level of prices measured in gold; in that case, the relief would be only apparent; the burden would only have changed its form. The fact lies between these two extremes; but, in consequence of the smaller quantity of silver money than of gold, it is nearer to the second than to the first. Less than half the apparent loss is real loss. The loss by exchange, as such, would disappear; but the increase of the value of silver would be equivalent to a general fall in the prices of commodities in India, which would increase the burden of agricultural taxes, and of all taxes paid by the producing classes.

None the less, however, would it be an enormous advantage to India to get rid of the loss by exchange. It would give immediate relief to the treasury, and a solvent treasury is perhaps more vitally necessary to India than to any other state in the world. A real increase of burdens, due to a fall in prices, would probably be borne by the taxpayers almost unconsciously, while it might be difficult, and even dangerous, to attempt new taxation.

The conclusions at which we have arrived may be summed up as follows:—

Bimetallism is practicable. That is to say, it is practicable,

within tolerably wide limits, for legislation to fix the relative value of the precious metals.

Bimetallism is, on general grounds, preferable to either gold or silver monometallism, because it gives a less fluctuating standard of value. Any change in the supply of either gold or silver, whether by increase or decrease, will produce less effect on prices if it acts on a mass consisting of the entire quantity of the two precious metals, than on a mass consisting of the entire quantity of only one of the two.

Bimetallism existed in Europe during the greater part of the present century with the ratio of 1 : 15½ of value between equal weights of silver and gold; and ratios nearly identical with this had been maintained for generations (Report, p. 2), notwithstanding great fluctuations in the relative abundance of the supplies of gold and of silver from the mines. Its maintenance was chiefly due to the action of the French mint (and, later, the mints of the Latin Union), which constituted a market for both metals at the above-named legal ratio of values.

There is every reason to believe that this ratio would have continued, but for the action of the German, French, and American governments, after the formation of the German Empire, in rejecting silver as sterling money. The effect of this action on the relative values of the two metals has however been greatly increased by the diminution of the supply of gold from the mines, and the increase of that of silver.

The total result of these changes has been to alter the ratio of the values of the two metals in the market from 1 : 15½ to about 1 : 21. As debts throughout the greater part of the civilised world, since the general demonetization of silver, are payable in gold, the appreciation of gold which these figures show is injurious to the European nations, by lowering money prices in a way which is injurious to many industries and interests, especially those of agriculture; and by increasing all permanent burdens, whether public or private.

The fall of the price of silver has been injurious to India also; but the injurious effect there takes a different form, because the Indian government receives its revenues in silver, but has to make large payments in gold, and consequently loses heavily by the exchange. As India is a subject state, with its laws made by the conquering power, this loss, so far as it is real and not merely apparent, gives India a claim for relief based not only on expediency but on justice.

Both of these evils might be mitigated by an agreement between the leading nations of the world, to restore the old bimetallism; and for this purpose Great Britain ought to take the lead; and thus, if successful, to benefit both halves of the Empire at once; the European and Colonial, by diminishing the pressure of public and private burdens; the Asiatic, by checking the loss by exchange; and both, by removing a barrier which impedes commerce, and hinders the investment of European capital in India.

The writer would, however, earnestly protest against any bi-

metallic law which did not provide that the interest of the national debt, and every other payment arising out of any contract of date earlier than the enactment of the bimetallic law, should be payable in gold on the demand of the creditor. Formal contracts must be kept, not only in the spirit but in the letter.

Postscript.

The foregoing essay was written before the debate on bimetallism in the House of Commons on the 17th April, 1890. In that debate, Mr. W. H. Smith, First Lord of the Treasury, used the following argument against the necessity for any change:—

“During the last fifteen years, the rate of discount has been singularly low. In this country, there has been no want of money for commercial purposes.”

Of course the intended inference is, that the demonetization of silver has not deprived us of money for any useful purpose, and therefore its remonetization cannot be needed.

This has been already replied to by implication, in that passage of the foregoing essay where we have remarked that money in the sense of loanable capital, is not synonymous with money in the sense of circulating coin. The former is the technical Lombard-street meaning of the word money; the latter is the popular, and also the scientific meaning. Coined money constitutes but a very small part of the loanable, or immediately available, capital of a country; by far the greater part of it consists of commodities. Abundance of loanable capital in proportion to the demand for it causes a low rate of interest; abundance of coined money in proportion to the supply of commodities causes a high scale of prices of commodities. Between these two—abundance of money in the sense of coin, and abundance of money in the sense of loanable capital—there is, generally and in the long run, no assignable connexion; and it is obvious that they do not tend to occur together; gold is most abundant, and prices estimated in gold money are highest, in the countries where gold is produced; yet interest is higher in Australia than in England, because the demand for capital is greater in proportion to the supply in Australia than in England. It is true that a temporary abundance or scarcity of gold may have a great temporary effect on the rate of interest, but its average or permanent rate depends on the relation between the demand for capital and the supply. The permanent abundance or scarcity of precious metal in circulation cannot possibly have any effect on the rate of interest after the prices of commodities have been adjusted, through the operation of supply and demand, to the abundance or scarcity of precious metal. This will be made obvious by considering that, though silver is a more abundant metal than gold, in the sense that there are more ounces of silver in the world than of gold; yet the rate of interest is not lower in silver-using countries than in gold-using ones. Were any new discovery of mines to make gold as abundant as silver, there might be enormous disturbance of the rates

of interest while this mass of new gold was getting into circulation, and before the prices of commodities had been adjusted to it; but after these prices, as measured in gold, had found their permanent level, the rates of interest would cease to be influenced by the change.

VI.—*Banking Reserves and Currency Reform.* By Professor C. F. Bastable.

[Read Tuesday, 2nd June, 1891.]

THE best test of the merits of a monetary or credit system is the fact that its operations attract no notice. As long as all goes well, people in general are quite content with efficient practical working, and, very wisely, do not trouble themselves with theoretical anomalies or defects. Unfortunately what is at one time a matter of purely speculative interest may at another affect the conditions of national prosperity, and become of grave practical moment.

That the English credit system has recently approached this latter position is, I imagine, not likely to be questioned. When a minister, remarkable for his acquaintance with economic and financial principles, and placed by his position under special responsibility for the views that he sets forth, gives so unmistakeable a warning as that contained in Mr. Goschen's Leeds speech, we need seek for no further opinions as to the seriousness of the situation. Entirely apart from the weight of authority, there is little trouble in showing that what may be called the "natural" course of commercial development has brought the credit system to a highly delicate and easily-disturbed state.

The present difficulty is simply due to the passage of banking into a new stage, which existing legislation never contemplated, and with regard to which its provisions are of questionable service. On looking over the old and well-nigh endless controversies about currency and banking, the enquirer is struck by the fact that they are almost entirely devoted to the function of note issue. "Should small notes be prohibited?" "Could convertible paper money be issued to excess?" "What precautions should be taken to secure the holders of bank notes?" Such were the questions that were discussed and re-discussed in the first half of this century, and it is with them that the legislation of 1844 and 1845 is concerned.

In the last forty years bank deposits have put the older notes in the background; adequate guarantees of the note issues is still essential; but, for the purposes of commercial stability, a failure on the part of a bank to meet its deposits is just as dangerous as incapacity to pay its notes. We may hesitate to accept the views of some distinguished economists who treat deposits as currency;* but

* See Sidgwick, *Principles of Political Economy*, Book II., chap. iv., sec. 3. Dunbar, "Deposits as Currency."—*Quarterly Journal of Economics*, July, 1887, pp. 401, seq.

there is no doubt that they are a form of credit of the greatest service in facilitating exchanges. Mistakes in dealing with this part of the credit system are as certain to bring disaster as in the case of notes, and yet there are no such safeguards as the Bank Charter Act has been thought to provide in the latter instance.

The note circulation, when compared with the mass of deposits, seems quite insignificant. In December, 1890, the active circulation was about $41\frac{1}{2}$ millions; the deposits were, on a moderate calculation, between 600 and 620 millions, or fifteen times as large. Moreover, the note issues are, speaking broadly, stationary, while the deposits are growing steadily. Mr. Goschen has made the *Economist* figures familiar, which estimate the increase between July, 1880, and July, 1890, at about 130 millions, or from 470 millions to 600 millions; but a more detailed examination of the figures at different periods puts the fact in a still clearer light (see table).

TABLE.—000,000 omitted.

	Years.	Notes in circulation.	
	1845	39.7	
	1855	37.1	
	1865	38.7	
	1875	46.6	
	1885	40.2	
	1890	41.5	

BANK DEPOSITS.			
Years.	Ireland.	Scotland.	England, Joint-stock Banks.
1845	8.3	33.2	—
1855	12.2	43.2	—
1865	18.6	56.1	—
1875	31.8	78.4	—
1880	—	—	210.5
1885	29.2	83.0	284.0
1890	37.8	88.2	356.9

In 1873 the estimated deposits of the banks of the United Kingdom were 486 millions. On the same basis of calculation the present liabilities would exceed 800 millions.

The enormous comparative growth of deposits is altogether unrecognised by legislation. The theory on which the existing acts are based is that commercial crises are the results of over issue of notes. They therefore provide that beyond the legal limits of about $30\frac{1}{2}$ millions no notes can be issued except against an equal amount of gold. But the vastly larger mass of deposits is all equally payable in gold, and for its security there is no special provision. It may, indeed, be said that the secret of the success of deposit banking lies in its freedom from control; if so, there is no valid reason for the

restrictions on note issues ; while, on the other hand, if those restrictions are justified on the grounds of public policy, it is plain that the same reason may make the regulation of deposits desirable.

The history of banking supports this view. The legislation as to notes was the natural result of the mismanagement of its reserve by the Bank of England, and whatever success it has attained is due to the higher standard of diligence that it has forced on the directors in regard to the maintenance of a sufficient store of gold. In its new position the banking system is likely to suffer from the same cause. Many competent observers have, during the last twenty years, drawn attention to the weak foundation on which the whole edifice of English credit is erected.* In hour of need the ultimate resource is the reserve of the Bank of England. There is no other store of the standard metal, which alone is legal tender. At the end of 1890 that reserve (increased by the loans obtained from abroad) was only £22,740,000. The provincial, Irish, and Scotch banks possess some millions of gold ; but in times of pressure they are dependent on London, and London depends on the Bank of England. But of the small store (*i.e.*, comparatively to the possible demands on it) of less than 23 millions, over $8\frac{1}{2}$ millions, or more than one-third, were marked off by law as necessary for the security of the notes, leaving barely 14 millions for all demands connected with deposits. Nor is the metallic reserve increasing in proportion to the growth of liabilities. In 1880 it was £24,200,000, or nearly $1\frac{1}{2}$ millions larger than in 1890. The general result, therefore, is that the present system of credit rests on an insecure basis, and unless modified in some way, is exposed to serious risks. The only open question is the nature of the remedy to be applied, and, in regard to it, the main condition requisite is to bring about an increase in the ultimate metallic reserve, while interfering as little as possible with existing methods of working.

Such being the situation, the best mode of reform appears to be very decidedly marked out. Concomitantly with, but quite independent of, the criticisms of the weak reserve, a prolonged discussion on the question of small note issues has been carried on, which has resulted in the complete removal of the prejudices formerly so prevalent against this form of note. The English witnesses before the Committee of 1875 on Banking were opposed to it, so was the *Economist*. In 1882, the present Chancellor of the Exchequer argued strongly against any issue of the kind. Now the *Economist* supports the Chancellor of the Exchequer in advocating it. The old pleas of "danger of forgery," "probability of over issue," "drain of the metallic circulation," and the rest, have become as destitute of weight with the public as they always were of logical force. The advisability of note issues of denominations as low as £1, perhaps as 10s., is generally admitted.

The weak position of the bank reserves, however, suggests a different mode of treating the resources obtained by this issue from

* Bagehot's *Lombard-street* has insistence on this point as its main theme. Mr. Newmarch was another strong advocate of an improved reserve.

what would otherwise appear to be the best. The obvious service of a paper currency is the economy of the precious metals that it facilitates. As Adam Smith puts it—"Circulation comes to be carried on by a new wheel which it costs less both to erect and to maintain than the old one." A part of the stock of barren metal can be turned into productive capital. A small note circulation would, under normal conditions, enable a large portion of the gold in circulation to be exported, and its representative to consist of interest-bearing securities. Such is in substance the use of the fiduciary issues of the Bank of England. In a former paper* I have argued that the gain from such an operation would be well worth attention. But while the principle on which the excess over the reserve needed for the particular issues may be profitably used is undoubtedly sound, it loses its application owing to the fact that, in the present case, the general rule of economy, of which it is an instance, has already been carried too far. Where there is a reserve amply sufficient for all times of trial, economizing expedients are in place; when it is otherwise, the withdrawal of gold from the actual circulation should only be for the purpose of concentrating it in a more easily available way. Thus the additional gold that extra note issues would afford seems almost specially provided to fill the vacancy in the existing reserves.

The adoption of this policy is not, however, so plain as might be thought at first. Objections of more or less weight exist to it, and some of them are deserving of notice. May it not be said with much truth that it is the duty of the bankers to maintain a proper reserve? Why should the state undertake this onerous task? The economy of the circulation is a source of gain that ought not to be devoted to relieving one class from their normal burdens. The profit gained from the mint might as well be employed to assist over-trading jewellers. To this contention, which I have tried to state in its strongest form, the answer seems to be: that public action has deprived the banks of their freedom in regard to note issues, and that it is quite admissible to use the gain obtained by this restriction of a special industry in a way calculated to strengthen the commercial system. Any other way of reaching the object is open to greater objection. The introduction of a stringent rule as to the amount or proportion of bankers' reserves, besides being a serious interference with the working of the business, would not really meet the difficulty. The character of the liabilities of a bank is just as important as their amount, and no process of discrimination could possibly be attempted. Moreover, the fixing of a minimum proportion of reserve to liabilities, say one-third, unless there is a provision for suspension in cases of need, causes trouble as soon as the limit is approached; it, in fact, renders useless the specified part of the reserve, *i.e.*—If a bank has deposits to the amount of 6 millions, and has to keep one third as reserve, and actually has one-half, or 3 millions, in its possession, the withdrawal of one-fourth of the deposits (£1,500,000) will reduce its reserve to £1,500,000, or the minimum for its remain-

* *Journal Statistical Society of Ireland*, 1886.

ing claims (£4,500,000). A fixed amount of reserve as minimum leads to the same result. The stability of a complicated credit organisation depends far more on the ability and prudence of those who manage it than on the excellence of the regulations to which it is submitted. The real place of legislation is in remedying those evils which arise rather from changes in general conditions than from definite wrong-doing. The peculiar strain on the banking system is distinctly of the latter kind. Deposit banking has grown up almost insensibly, and at the same time London has become the monetary centre of a large portion of the world. As a consequence of the latter change, the possible demands for gold arise from the most unexpected quarters. At one time the German government was said to command a large amount of English deposits. Now it is the Russian government that is credited with this power. A commercial crisis in any country may involve a drain of gold from England. For the variety and uncertainty of these claims the banks can hardly be held responsible. Further, the tendency to lean on the Bank of England in times of pressure, that is so characteristic of the English system, is really the result of its history. Legislative privileges have largely helped this quasi-state bank to obtain its present position, which must be recognised as a leading element in any effective remedial measure. The course then that historical conditions and the realities of the system suggest is a strengthening of the metallic reserve by means of an issue of notes of the smaller denominations. To gain from this course the maximum of advantage, it seems to me that the further step of unifying the note issues is desirable. The original plan of the Charter Act of 1844 placed the whole English issue in the hands of the Bank of England. Though this was somewhat relaxed in the act as passed, the concession of about 5 millions issue to country banks was a small one which might well be withdrawn in consideration of the advantages that a strong reserve would afford to them. For Ireland and Scotland the case is somewhat different; but even here there would be an evident gain in the facility with which the notes of a single issuing body would circulate between different districts so that any expenditure in compensating vested rights would be more than repaid by the increase in issues. Such questions are, after all, rather matters of detail than of principle.

The most noticeable outcome of such a change would be the increase in the reserve of the Central Bank. Assuming that the small note issues were successful they would, I believe, dislodge from circulation at least two-thirds of the gold at present in use, that is an amount variously estimated at from 50 millions to 70 millions. Taking the lowest figure there would be an addition of more than twice the now usual metallic reserve to the store, as from 20 millions the bank reserve credit would rise to 70 millions. A large proportion of the added gold would be needed as reserve against the new notes, but placing the amount at one-half, 25 millions would remain for treatment. It is with reference to this surplus stock that Mr. Goschen speaks of a *second* reserve; it is not easy to gather the exact nature of the plan which is probably not worked

out in all its branches. So far as the evidence goes competent opinion seems against this subdivision of the reserves. The system of specializing funds that really serve a common purpose is as faulty in currency matters as in public finance. What is needed is a support strong enough to meet any possible emergency, and division of resources will not accomplish this object. I would therefore advocate the formation of a single gold reserve liable for the note issues of all denominations. The provisions of the act of 1844 would then need amendment. The limit of the fiduciary issue of the Bank of England was empirically fixed at 14 millions, and though it has risen to £16,450,000 it certainly has no reference to present conditions. The rule that requires gold to be retained for every note over that limit is also too unyielding for practical use, and at times of crisis is so dangerous that it has to be relaxed or evaded. The German system which allows the limit of issue to be exceeded on paying a fine is an improvement that might be extended on a scale increasing in amount as the excess became greater. The effect of that method would be that the greater portion of the metallic reserve could in case of necessity be used for supporting deposits, but its application to the purpose would be accompanied by a higher rate of discount. To give definiteness to this general statement let us assume that the present fiduciary limit is retained, and that the gold obtained for the new notes is all added to the metallic reserve, but with the condition that by a payment of 1 per cent. 5 millions may be added to the existing limit, by paying 2 per cent. a second sum of 5 millions, and that for each additional 5 millions an increase of 1 per cent. should be charged. It might also be provided that the bank note should be at least the amount of the fine plus 5 per cent., thus, at 6 per cent., 5 millions would be available for advances; at 7 per cent., 10 million; 8 per cent., 15 millions, and so on. These figures are simply given as a rude illustration of the way in which a plan of the kind may be applied, but it would be necessary to settle on the best evidence, the proper fiduciary issue with regard to the number of notes that would be certain to stay out at any crisis, and also to the amount of reserve that it is proper to keep as a basis for the growing deposits of the United Kingdom. Regulations that were wise and proper in 1844 (whether they were so even then is one of the most hotly disputed questions in economic practice, and one on which the weight of authority is very evenly balanced), require to be re-modelled for 1891. As to the exact form or amendment, opinion will naturally vary. The banking interest, so strong from the ability and superior technical knowledge of its advocates, has always been hostile to the existing restrictions, and it will in any discussion contend that the over-issue dreaded by the currency school is in fact impossible. But whatever be the force of this contention in respect to large notes it is hard to prove it for small ones. It was by abandoning altogether the small note issues that Tooke and J. S. Mill made so strong a case against the currency school. For the accomplishment of the main object in view, *i.e.* strengthening the available reserves, a single source of issue with suitable regulation is decidedly preferable.

Such a system suggests at once a further difficulty. Disguise it how we will, the fact remains that for succour at the moment of extreme pressure, we have to rely on artificial machinery—in most cases state intervention. The issue of notes for gold and the payment of gold for notes, may be made so purely mechanical that intelligence can be altogether dispensed with in the administrators, but when the use of a part of the gold for other purposes is allowed, the case is materially altered; any employment of the reserve is a dealing with *capital*, and where regulation exists the state is brought in as a party to the most complicated and critical of questions. There is, however, no escape from this position. An examination of the many commercial crises in English history proves that intervention has in nearly every instance been necessary. In 1782, 1792, and 1811, the government issued exchequer bills against deposited goods, and by this contrivance relieved panic; in 1825 an issue of one-pound notes was the mode of escape; in 1847, 1857, and 1866, a suspension of the Charter Act; in 1839 and 1890 a loan from France.* The methods adopted change, but the essential fact of intervention remains, and the best course is to make that intervention as systematic as possible. The use of what may be called a graduated “disposable reserve,” as suggested above, would involve the minimum of discretionary action. At present the Bank of England is compelled on each slight fluctuation to raise its rate rapidly, and until the increased rate attracts gold from abroad the strain of the situation is unrelieved; the permission to use a larger portion of the reserve, as the rate of discount rose would obviate the difficulty. Thus, a rise of from 5 per cent. to 6 per cent. would give a temporary use of £5,000,000 to the support of deposits—the so-called banking reserve. If pressure increased further aid could be obtained by the simple course of raising the rate still higher. To test the use of the method let us suppose that the reserve had been so arranged in 1857. At the time of the suspension of the Bank Act on that year (November 12th), the banking reserve was only £1,400,000, the metallic reserve over 7 millions, and the rate of discount, 10 per cent. The mere announcement of the suspension so far dissipated apprehension, that the legal limit was only slightly exceeded. Under a more elastic system the reserve, largely increased by the small note issues, would have been available for advances as the rate of discount rose, while the application of a fairly high rate would have had time to operate on the exchanges, so that the very high point of 10 per cent. perhaps need not have been reached at all.

One of the great advantages of a larger reserve would be the avoidance of changing of the rate of discount for every slight fluctuation of the store of gold. The withdrawal of a few millions makes it necessary to raise the rate suddenly, and if the situation is not immediately improved, a repetition of the process has to be tried. What is a large proportion of a reserve of 20 millions is much less important with one of 70 millions; greater steadiness and less hurried action would be possible in the latter case. To escape this “extreme

*See Tooke, *History of Prices*, vol. iv. p. 495.

sensitiveness" of the money market, though of less vital importance than the security against panics, would be no small gain to the trade of the country.

Another mode of attaining the same result is the plan suggested by Professor Marshall,* by which the Bank of England would be empowered to issue twice the amount of its metallic reserve in notes, but on the understanding that 20 millions should be retained by the banking reserve for the purpose of escaping the present fluctuations. Besides the difficulty of keeping a rule of the kind in constant force there is the necessity for a provision for suspension of the restrictions as to notes which Professor Marshall states to be necessary at a time of crisis. It seems better to keep the system under definite but varying limits, and instead of removing the restrictions at the height of a crisis to gradually relax as difficulties increase.

A subsidiary question arises as to the use of silver as part of the reserve for small notes. Ten members of a strong Royal Commission have recommended this plan, but it is open to the gravest objections. The advantage that England possesses as the great market for standard gold would be impaired by a part of its circulation being, in fact, based on silver. Then it is plainly convenient that small and large notes shall be interchangeable at the place of issue; if, however, the former are payable in silver, this facility cannot well be granted. As a method of checking the depreciation in silver the plan is illusory, as the history of the silver certificates in the United States shows, and it certainly would be a departure from the simplicity so desirable in a currency system. Silver is at present used merely as a token currency, and to create on its security a paper issue, involves an abandonment of the principle of convertibility into the standard coin.

The proposals outlined above, if carried into effect, would result in a reconstitution of the Bank of England system, which may be described as follows. The note issue would as before be partly against securities, partly against gold. The amount against securities would have to be re-determined with reference to present conditions, and the probabilities of the future. It has been ingeniously calculated that in 1844 the chances were a hundred to one against the issue department becoming insolvent, and that they are a thousand to one against that event happening now.† If the privileged issues of the other banks of the United Kingdom were absorbed, the amount if the present limit were unchanged would be over 30 millions. The remaining note issue would, under ordinary conditions, have an equivalent amount of gold as its basis. Should the method of a graduated limit be applied, an additional issue of notes without gold to correspond in the reserve could be obtained by the banking department on terms that would increase in rigour as the amount so used became

* In his evidence before the Royal Commission on *Changes in the Relative Value of the Precious Metals*. See Questions 9865-9876 in *Appendix to Final Report*, pp. 25, 26.

† By Professor Edgeworth "Mathematical Theory of Banking."—*Statistical Society's Journal*, vol. li. p. 113.

larger. It is probable that these issues, would not, unless when a foreign drain was proceeding, reduce the metallic reserve. They would simply increase the liabilities of the issue department, and would make it incumbent on the bank to adopt the most effectual method of increasing the supply of gold in proportion to the notes.

The position of the banks in general as regards the keeping of a suitable reserve, would not be affected. The practice at present is to regard money "at call" as available reserve, but in cases of severe pressure nothing but legal tender is effectual, and it is essential to have an adequate supply of it, which is in fact now only obtainable from the Bank of England reserve. It is not necessary for the security of the credit system that imprudent persons, bankers, or others should be helped out of their difficulties, but it is of the utmost importance that those who have abundant assets should not fail for want of their ordinary accommodation. A crisis is marked by the limitation of the usual advances, and it is the function of the holders of the ultimate reserve to supply that gap. The aim of such intervention is really the preservation of the complex credit system of which the reserve holders are the guardians, not the protection of individuals from the consequences of their rashness. This is the policy that has been with more or less consistency followed by the Bank of England since the resumption of the specie payment in 1821, and under the present organisation of credit it is unavoidable.

The application of the provisions suggested in this paper would place it in a position to carry out that policy more effectually, while the existing arrangements of business would not be affected. As the circulation of the new notes could only extend gradually, it is evident that at first the disposable amount would not be large, but it might be taken as one half of the non-fiduciary circulation and the advance of notes permitted at each step for the use of the rate of discount from 5 per cent. to 10 per cent., would be 10 per cent. of the total increase. A gold reserve of 30 millions would give 15 millions, available in divisions of 3 millions, at each rise of 1 per cent. on the discount rate, the profit of the advances going to the credit of the state. The actual amount of the fixed fiduciary issue of the extra fund available, and of the shares into which it would be divided, are matters to be decided only on the fullest evidence and after careful examination. This process, however, is for other reasons, desirable; the issues of private and joint-stock banks are settled in the most anomalous way. The largest institutions are placed on a lower footing in this respect than many small ones; the rules about legal tender need amendment, and various questions as to the competition of Scotch and English banks may at any time arise.

There is therefore a strong case for a reform of monetary legislation that will make the law clear and uniform, and at the same time strengthen the metallic reserve on which the system in the last resort depends. The establishment of a single issuing body for the United Kingdom appears to be the best way of removing the many existing difficulties, and its collateral advantages to the banking system would be so great that the banks of issue might fairly be expected to yield up whatever privilege they possess in return for the creation of a

thoroughly satisfactory reserve. This method is, too, less burdensome than any measure requiring the maintenance of large reserves on the part of individual banks would be, while its advantages to the community are beyond question.

VII.—*Irish Progress during the Past Ten Years, 1881–1890.* By T. W. Grimshaw, M.A. M.D., Registrar-General for Ireland.

[Read Tuesday, 23rd June, 1891.]

Syllabus.—I. INTRODUCTORY. II. VITAL STATISTICS—Population, Marriages, Births, Deaths, Emigration. III. VALUATION—Whole of Ireland; Towns of 10,000 Inhabitants and upwards. IV. AGRICULTURE—Extent of Land in use for Agricultural purposes; Extent under Crops, Produce of Crops, Live Stock. V. TRADE AND MANUFACTURES—Linen, Spirits and Beer, Manufactories, Railways. VI. CAPITAL AND LOANS—Banking and Railway Capital, Public Loans. VII. BANKING—Deposits in Joint Stock and in Savings Banks. VIII. TAXATION AND REVENUE—Income Tax, Customs, Local Taxation. IX. POST OFFICE—Letters, etc., delivered, Money and Postal Orders, Savings Banks. X. EDUCATION—Schools and Pupils. XI. POOR RELIEF—Workhouse and Outdoor Relief, etc. XII. SUMMARY AND CONCLUSION.

I. INTRODUCTORY.

WE have just come to the end of the decade, 1881–90; the census has been taken, we have available nearly all the information as to progress during the year 1890, which is capable of statistical treatment, and accordingly I purpose, in this paper which I have prepared, to take a survey of the progress Ireland has made during the past ten years, so far as that progress can be measured by statistical standards.

It will be remembered by many that, when I had the honour of occupying the chair of the STATISTICAL AND SOCIAL INQUIRY SOCIETY OF IRELAND as President, on the 27th of November, 1888, my Address took the form of a Statistical Survey of Ireland from 1840 to 1888, and with that Address I printed a series of tables comprising the principal statistics for that period. Since the publication of that Address I have had the columns of the tables written up year by year, and all but a few are now complete to the end of the year 1890.

It is only with the principal figures for the past ten years, extracted from the written up record, I purpose to deal on the present occasion.

Most of us have a very distinct recollection of the depressed state of commerce and agriculture in Ireland at the commencement of the decade. The disastrous failure of the crops in 1879 had inflicted such a blow on the material condition of Ireland that many seemed to think recovery impossible. Without going into particulars as to the statistics of Ireland for 1879 and 1880, which are now ancient history, and which will be found fully set out in my Address of November, 1888, I may state that in every instance in the years 1879, 1880, the figures show the injurious results of the failure of the crops in 1879. It is only those who have carefully gone into

these figures, and who had the experience of the depressing results of the failure of 1879, who can appreciate the comparative unimportance of the failure of the potato crop of 1890, which occurred at the termination of the decade.

I think the way in which the statistics of the past ten years can be most clearly viewed is by dividing the decade into two periods of five years each—1881-85 and 1886-90, striking averages over these five years for each item to be considered, comparing these averages with an average for the ten years, and comparing the first and the last years of the decade with one another.

II. VITAL STATISTICS.

Population.

I shall first deal with the people themselves as represented by the statistics of population, births, marriages, deaths, and emigration.

These details are set out in Tables I. and II.

TABLE I.

SHOWING FOR EACH YEAR, FROM 1881 TO 1890 INCLUSIVE, THE ESTIMATED POPULATION OF IRELAND; THE NUMBER OF MARRIAGES, BIRTHS AND DEATHS REGISTERED; THE NUMBER OF EMIGRANTS WHO LEFT IRISH PORTS, AND THE DECREASE IN THE ESTIMATED POPULATION; WITH AVERAGES FOR EACH OF THE FIVE-YEAR PERIODS, 1881-85, AND 1886-90, AND FOR THE TEN YEARS, 1881-90.

000 omitted.

Year.	Estimated Population to middle of each year.	Marriages.	Births.	Deaths.	Emigrants.	Decrease in estimated population each year.
1881	5,145	22	126	90	78	58
1882	5,098	22	123	89	89	47
1883	5,015	21	118	96	109	83
1884	4,963	23	119	87	76	52
1885	4,924	21	116	91	62	39
1886	4,889	21	114	87	63	35
1887	4,837	21	112	89	83	52
1888	4,778	20	110	86	79	59
1889	4,731	22	108	83	70	47
1890	4,688	21	105	86	61	43
Average 1881-85	5,029	22	120	91	83	56
Average 1886-90	4,785	21	110	86	71	47
Average 1881-90	4,907	21	115	88	77	51

From Table I. it appears that the estimated population to the middle of the year has fallen from 5,145,000 in 1881 to 4,688,000 in the year 1890, being a decrease of 457,000, or 8.9 per cent. The estimated mean population for the decade was 4,907,000. During the first half of the decade the mean population was 5,029,000, during the second it was 4,785,000, or 244,000 less, the decrease having been continuous throughout the whole period, though not evenly continuous.

In considering the statistics of marriages, births, and deaths, the actual numbers convey but little real information when taken in connection with the fact that the population is decreasing. Therefore, for correct indications on this point, I must refer to the rates as given in Table II. It will be observed that the average mar-

TABLE II.

SHOWING FOR EACH YEAR, FROM 1881 TO 1890, INCLUSIVE, THE RATE PER 1,000 OF THE ESTIMATED POPULATION, REPRESENTED BY THE MARRIAGES, BIRTHS AND DEATHS REGISTERED, AND BY THE NUMBER OF EMIGRANTS RECORDED; WITH THE AVERAGE RATES FOR THE YEARS 1881-85, FOR 1886-90, AND FOR THE DECADE 1881-90, AND THE DECREASE PER CENT. IN THE ESTIMATED POPULATION.

Year.	Rate per 1,000 of estimated population.				Percentage of Decrease in Estimated Population.
	Marriage Rate.	Birth Rate.	Death Rate.	Emigration Rate.	
1881	4.24	24.5	17.5	15.2	1.11
1882	4.32	24.1	17.4	17.5	0.91
1883	4.26	23.6	19.2	21.7	1.63
1884	4.55	24.0	17.6	15.3	1.04
1885	4.30	23.5	18.4	12.6	0.79
1886	4.21	23.3	17.9	12.9	0.71
1887	4.33	23.2	18.3	17.1	1.06
1888	4.20	22.9	18.0	16.5	1.22
1889	4.55	22.8	17.5	14.9	0.98
1890	4.45	22.5	18.4	13.0	0.91
Average 1881-85	4.33	23.9	18.0	16.5	1.11
Average 1886-90	4.35	22.9	18.0	14.9	0.98
Average 1881-90	4.34	23.4	18.0	15.7	1.04

riage rate for the decade was 4.34 per 1,000 of the estimated population. In 1881 the rate, 4.24, was below the average; in 1890, above the average, being 4.45 per 1,000. The average marriage rate

for the first five years of the decade was 4.33, for the second, 4.35, or a little higher. Taken as a test of prosperity, the slight increase of the marriage rate during the second half of the decade would be satisfactory were it not that while there has been a slight increase in the marriage rate, there has not been an increase, but on the contrary there has been a decrease of 1 per 1,000, in the birth rate. This is probably owing to young married people emigrating after marriage, and their first children being born out of Ireland.

The death rate has varied but little during the decade, the average for the period being 18 per 1,000 and this being also the average for each of the halves of the decade.

Emigration has varied considerably during the past ten years. The number of emigrants leaving Ireland in 1883 was 109,000, while in 1890 it was 61,000, being 48,000 or 44.0 per cent. less. There has been a general tendency to decrease in emigration during the decade; the average for the whole period was 77,000 emigrants per annum, or at the rate of 15.7 per 1,000 of the mean population; for the first five years it was 83,000, or at the rate of 16.5 per 1,000, and for the last five years it was 71,000 or at the rate of 14.9 per 1,000, showing a diminution, both absolutely and relatively to the estimated population.

III. VALUATION.

The rateable valuation of Ireland, familiarly known as "Griffith's Valuation," was, as is well known, established on fixed principles as far as land is concerned, and it is only in the matter of buildings that the valuation can vary from year to year. In Table III. the valuation for the whole of Ireland is set out in the first, and that for the principal towns of Ireland in the second column. A comparison of the columns will show that the increased valuation of Ireland is almost altogether due to the growth of towns of 10,000 inhabitants and upwards. The total valuation of Ireland in 1881 was £13,767,000, in 1890 it was £13,998,000, the increase being £231,000. The increase in valuation in the towns of 10,000 inhabitants and upwards was from £2,064,000 to £2,242,000, the difference being £178,000, or only £53,000 short of the total increase of the valuation of Ireland. The average valuation for the first half of the decade for the whole of Ireland was £13,828,000, for the second £13,947,000, being an increase of £119,000; similarly, regarding the towns of 10,000 inhabitants and upwards, in the first five years their average valuation was £2,110,000, in the second £2,201,000 or £91,000 more.

TABLE III.

SHOWING THE TOTAL RATEABLE VALUATION OF IRELAND, AND OF TOWNS OF 10,000 INHABITANTS AND UPWARDS IN IRELAND, FOR EACH YEAR DURING THE DECADE 1881-90, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND THE DECADE 1881-90.

ooo omitted.

Year.	Rateable Valuation in Pounds.	
	Total of Ireland.	Total of Towns of 10,000 inhabitants and upwards.
1881	13,767	2,064
1882	13,802	2,096
1883	13,833	2,115
1884	13,859	2,131
1885	13,878	2,146
1886	13,898	2,164
1887	13,922	2,182
1888	13,945	2,200
1889	13,970	2,219
1890	13,998	2,242
Average 1881-85	13,828	2,110
Average 1886-90	13,947	2,201
Average 1881-90	13,887	2,156

IV. AGRICULTURE, ETC.

Cereal Crops.—Acreage under Cereal Crops.

Table V. shows the acreage under each kind of cereal crop during the past decade, with the averages for each quinquennium and for the whole period. Taking the total of all cereal crops, it will be observed that the average annual acreage for the decade was 1,618,000; the average acreage for the first five years was 1,682,000, being 64,000 acres, or nearly 4 per cent. above the decennial average; during the last five years it was 1,554,000 acres, being 64,000 acres, or the same amount, below the average. It will be observed that the decrease has been, though small, steady and all but continuous, the only increase being in the year 1888, and it was very small (8,000 acres), and was more than lost in the following year. Looking at each column separately, it will be observed that similar conditions are found in each case as in the total, with the exception of rye,

TABLE IV.—*Land in Use.*

THE TOTAL AREA OF IRELAND IS 20,329,000 STATUTE ACRES.

SHOWING BY STATUTE ACRES UNDER EACH PRINCIPAL HEAD AND IN TOTAL THE AMOUNT OF LAND IN USE IN IRELAND, YEAR BY YEAR, FROM 1881 TO 1890, INCLUSIVE, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECENNium 1881-90, TOGETHER WITH SAME PARTICULARS FOR UNUSED LAND.

000 omitted.

Year.	Cereal Crops.	Green Crops.	Flax.	Meadow and Clover.	Grass.	Total Land in use for Agriculture.	Woods and Plantation.	Fallow.	Bog, Waste Mountain, Roads, &c.
1881	1,777	1,270	147	2,001	10,076	15,271	329	21	4,708
1882	1,757	1,249	113	1,962	10,110	15,191	329	21	4,788
1883	1,679	1,230	96	1,932	10,192	15,129	331	25	4,844
1884	1,600	1,221	89	1,963	10,347	15,220	332	24	4,753
1885	1,595	1,219	108	2,035	10,251	15,208	330	19	4,772
1886	1,591	1,221	128	2,094	10,163	15,197	330	17	4,785
1887	1,562	1,229	131	2,144	10,050	15,116	329	13	4,871
1888	1,570	1,235	114	2,222	9,905	15,046	331	16	4,936
1889	1,535	1,220	114	2,187	9,998	15,054	327	13	4,935
1890	1,515	1,214	97	2,094	10,212	15,132	327	15	4,855
Average 1881-85	1,682	1,238	111	1,978	10,195	15,204	330	22	4,773
Average 1886-90	1,554	1,224	117	2,148	10,066	15,109	329	15	4,876
Average 1881-90	1,618	1,231	114	2,063	10,130	15,156	330	18	4,825

TABLE V.—*Extent under Cereal Crops.*

SHOWING THE ACREAGE UNDER CEREAL CROPS IN IRELAND, YEAR BY YEAR FOR EACH CROP FROM 1881 TO 1890, INCLUSIVE, WITH AVERAGE FOR QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECENNium 1881-90.

ooo omitted.

Year.	Wheat.	Oats.	Barley.	Bere.*	Rye.	Beans and Pease.	Total Cereals.
1881	154	1,393	210	—	8	12	1,777
1882	153	1,398	187	—	8	11	1,757
1883	95	1,382	184	—	7	11	1,679
1884	68	1,349	167	—	7	9	1,600
1885	71	1,329	179	—	9	7	1,595
1886	69	1,322	182	—	11	7	1,591
1887	67	1,315	162	—	11	7	1,562
1888	99	1,280	171	—	14	6	1,570
1889	90	1,239	186	—	16	4	1,535
1890	92	1,221	182	—	15	5	1,515
Average 1881-85	108	1,370	186	—	8	10	1,682
Average 1886-90	83	1,275	177	—	14	6	1,555
Average 1881-90	96	1,323	181	—	11	8	1,618

* In none of the years did the extent under bere amount to 1,000 acres.

which is a crop apparently gaining in favour with Irish farmers, though its average annual acreage, during the decade, amounted to but 11,000 acres.

In *Wheat*, it is remarkable that while the average for the first five years was higher than that for the decade, and the average for the last five years lower than that for the decade, there has been a marked tendency to increase during the past three years.

In *Oats* there has been little variation during the decade, but a slight tendency to decrease in the extent sown.

In *Barley* there has been a decrease generally, but, as in the case of wheat, a tendency to increase during the last three years.

Bere has ceased to be a crop worth counting.

Rye has already been referred to as the only steadily increasing cereal crop.

Beans and Pease have shown a steady tendency to decrease through the whole decade; but these crops are sown to a considerable extent in two counties only, viz., Antrim and Wexford.

Yield of Cereal Crops.

Turning from the extent under cereal crops to the yield of these crops, we have the results set out in Table VI., from which it will be seen generally that the diminished extent has to a large degree been compensated for by the increased rate of produce, especially during the last two years of the decade, 1889 and 1890, which, taken together, show in every case except *bere* an increased yield per acre from cereals as compared with any other two years in the decade. Contrasting the first five years with the last five years, and these with the average of the ten years, it will be seen that there is but little variation, and it is only during the past two years that a substantial improvement in the cereal crops can be observed.

TABLE VI.—*Yield of Cereal Crops,*

SHOWING THE YIELD PER ACRE OF THE CEREAL CROPS GROWN IN IRELAND, YEAR BY YEAR, FROM 1881 TO 1890, BOTH YEARS INCLUSIVE, WITH THE AVERAGE YIELD FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECENNium 1881-90.

Year.	Yield in Cwts. per acre.						
	Wheat.	Oats.	Barley.	Bere.	Rye.	Beans.	Pease.
1881	14.9	14.1	15.8	14.5	10.5	16.9	12.6
1882	13.6	13.1	14.7	14.5	10.9	18.3	12.0
1883	13.7	13.6	15.4	14.4	11.4	16.4	12.1
1884	14.6	13.4	16.0	13.7	11.1	15.2	12.6
1885	15.4	13.6	16.1	13.4	12.7	18.0	13.4
1886	14.5	13.9	15.3	13.8	11.6	16.3	14.0
1887	15.2	11.5	12.8	12.5	10.8	11.3	12.4
1888	13.8	13.8	15.8	13.3	13.4	12.6	11.8
1889	16.0	14.2	17.5	13.0	12.9	18.2	12.2
1890	15.3	14.6	16.8	13.5	11.6	23.4	15.7
Average 1881-85	14.4	13.6	15.6	14.1	11.3	16.9	12.5
Average 1886-90	14.9	13.6	15.6	13.2	12.1	16.4	13.2
Average 1881-90	14.7	13.6	15.6	13.7	11.7	16.7	12.9

Green Crops, Flax, and Meadow and Clover.

I shall now discuss the extent and yield of the green crops during the decade upon the same plan as that which I have adopted regarding the cereals; but, for convenience of description and tabulation, I shall also include in this section the particulars regarding

flax, and meadow and clover. The former can scarcely be included under either cereals or green crops, and the latter belongs, so far as it is a crop, to the green crop class. Table VII. sets out for the decade on the adopted plan the acreage under each of the principal green or root crops, all the minor green crops taken collectively, the total area occupied by these, and also the acreage under flax and under meadow and clover. Taking all the green crops together, exclusive of flax, and meadow and clover, it will be observed that there is little variation. The average acreage for the decade was 1,231,000. The highest acreage was in 1881—it was 1,270,000, being 39,000 acres, or only 3.2 per cent. above the average; the lowest in 1890, when it was 1,214,000, being 17,000, or only 1.4 per cent. below the average. The other annual variations in the acreage are small—indeed insignificant—the main feature being a slight but steady tendency to the decrease of regular tillage farming. The difference between the average for the first five years, 1,238,000 acres, and that for the last five years, 1,224,000 acres, is also very slight.

TABLE VII.—*Extent under Green Crops, Flax, Meadow and Clover.*

SHOWING THE ACREAGE UNDER GREEN CROPS, FLAX, AND MEADOW AND CLOVER IN IRELAND, YEAR BY YEAR FOR EACH CROP, FROM 1881 TO 1890, INCLUSIVE, WITH AVERAGES FOR QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR DECENNium 1881-90.

000 omitted.

Year.	Potatoes.	Turnips.	Mangold and Beet.	Other Green Crops.	Total Green Crops.	Flax.	Meadow and Clover:
1881	855	295	45	75	1,270	147	2,001
1882	838	294	36	81	1,249	113	1,962
1883	806	307	38	79	1,230	96	1,932
1884	799	304	34	84	1,221	89	1,963
1885	797	297	37	88	1,219	108	2,035
1886	800	299	37	85	1,221	128	2,094
1887	797	300	42	90	1,229	131	2,144
1888	805	294	46	90	1,235	114	2,222
1889	787	298	44	91	1,220	114	2,187
1890	781	295	46	92	1,214	97	2,094
Average 1881-85	819	299	38	81	1,238	111	1,979
Average 1886-90	794	297	43	90	1,224	117	2,148
Average 1881-90	807	298	41	86	1,231	114	2,064

Potatoes have shown a tendency to decrease in their extent during the decade, but not in so marked a degree as many would have expected, from the uncertainty of the crop, and the general tendency in Ireland to rely less than formerly on this article of food. In 1881, the acreage under potatoes was the highest during the decade, and in 1890 it was the lowest; the difference between 855,000 acres in the former and 781,000 acres in the latter being 74,000, or 8.7 per cent. There were, however, many fluctuations. During the first five years the average was 819,000 acres; during the last five years it was 794,000 acres, showing but slight variation from the average for the decade, which was 807,000 acres.

In the case of *Turnips*, it will be found that the acreage in 1881 and 1890 was exactly the same, namely, 295,000 acres, there being a slight fluctuation from year to year, the average for the decade being 298,000 acres, for the first five years 299,000 acres, and for the last five years, 297,000 acres, the variation being only 1,000 acres on either side of the mean.

Mangold and Beet have shown a slight tendency to increase during the latter half of the decade. The average extent for these crops is small, being only 41,000 acres. For the first five years it was 38,000 acres, for the second 43,000 acres, the increase being probably owing to the tendency to increase of live stock, which subject will be considered further on.

All the other green crops together covered an annual average extent during the decade of 86,000 acres, varying from 92,000 acres in 1890 to 75,000 acres in 1881. The average for the first half of the decade was 81,000, and for the second half 90,000 acres, showing a considerable tendency to increase, which increase is mainly due to an extension of the growth of cabbage for the feeding of live stock.

Flax has shown a general tendency to increase during the decade, although the acreage under this crop was less in 1890 than in any year since 1884. The average extent under flax for the decade was 114,000 acres; for the first five years it was 111,000 acres, and for the second five years 117,000 acres, a gratifying though not very extensive increase in raw material for one of the most important of Irish industries.

Meadow and Clover.—Although I shall have to again refer to the question of the extent under meadow and clover, yet, as these partake to a great extent of the nature of an annual crop, and have to be considered in connection with the subject of produce of the crops, I think it desirable to consider them here. It will be observed that, according to the last column of Table VII., the extent under meadow and clover amounted to the annual average for the decade of 2,064,000 acres. In the year 1881 the extent was 2,001,000, or somewhat under the average; in 1890 it was 2,094,000 acres, or slightly above the average, many variations having taken place in the intermediate years. The largest extent under meadow and clover was attained in the year 1888, when it amounted to 2,222,000 acres, being 158,000 acres, or 7.7 per cent. above the average; the smallest was in 1883, when the extent was 1,932,000, being

132,000 acres, or 6.4 per cent. under the average. It will be observed that the diminutions in extent under green crops, amounting during the decade to 56,000 acres, under cereal crops, to 262,000, and flax 50,000 acres, together making 368,000 acres, are partially compensated for by the increase of 93,000 acres, from which crops of meadow and clover are obtained. Thus there is a net diminution of 275,000 acres in the extent under crops of all kinds. It must, however, be remembered that the meadowed land in some cases produces two crops in the year, and the greater portion is used for grazing for six months in the year.

Dealing with grass collectively, Table VIII. shows the area occupied by meadow and clover, and by pasture, set out in the same form as the other tables. It will be observed that during the decade the land under grass and clover had an annual average of 12,194,000 acres. The average for the first five years of the decade was 12,174,000 acres; in the last five years, 12,214,000 acres, or a little more. This is quite in accord with the increases in mangold and cabbage, showing the tendency to increase in the direction of providing food for cattle and other live stock.

TABLE VIII.

SHOWING THE ACREAGE UNDER MEADOW AND CLOVER AND PASTURE LAND.

000 omitted.

Year.	Meadow and Clover.	Pasture.	Total Grass Land.
1881	2,001	10,076	12,077
1882	1,962	10,110	12,072
1883	1,932	10,192	12,124
1884	1,963	10,347	12,310
1885	2,035	10,251	12,286
1886	2,094	10,163	12,257
1887	2,144	10,050	12,194
1888	2,222	9,905	12,127
1889	2,187	9,998	12,185
1890	2,094	10,212	12,306
Average 1881-85	1,979	10,195	12,174
Average 1886-90	2,148	10,066	12,214
Average 1881-90	2,064	10,130	12,194

Yield of Green Crops, Flax, and Meadow and Clover.

In Table IX. will be found the yield of the principal root and green crops, flax, and meadow and clover. A glance at the averages at

the foot of the table and the columns above will show how little substantial variation there has been during the decade in the yields of these various crops. There have been very small yields of particular crops in certain years. Thus in potatoes, while the average yield is 3.5 tons per acre for the decade, in 1882 it was only 2.4 tons, and in 1890 only 2.3 tons per acre. In the case of turnips the yield for 1887 was only 9.1 tons per acre, against an average for the ten years, and for the first five years of the decade, of 12.3 tons, the average for the second half of the decade being 12.2 tons per acre; in the same year (1887) mangolds, cabbage, and hay, were all below the average, as was also flax, although this was one of the best potato years on record. As already shown, it was a bad year for all cereals, except wheat. As most persons will remember it was a singularly dry year, the rain-fall being the lowest on record.

TABLE IX.—*Yield of Green Crops, Flax and Hay.*

SHOWING THE YIELD PER ACRE OF THE PRINCIPAL GREEN CROPS, FLAX AND HAY GROWN IN IRELAND, YEAR BY YEAR, FROM 1881-1890, BOTH YEARS INCLUSIVE, WITH THE AVERAGE YIELD FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECENNium 1881-90.

Year.	Yield in Tons per Acre.					In stones per Acre.
	Potatoes.	Turnips.	Mangold and Beet.	Cabbage.	Hay.	Flax.
1881	4.0	12.9	13.4	9.8	2.0	30.8
1882	2.4	11.5	11.9	9.3	2.1	29.1
1883	4.3	14.0	13.9	9.5	2.0	30.5
1884	3.8	11.5	12.7	9.2	1.9	28.1
1885	4.0	11.9	13.4	9.4	2.0	30.4
1886	3.3	13.3	13.5	9.7	2.1	29.2
1887	4.5	9.1	10.9	7.4	1.7	18.6
1888	3.1	11.3	12.9	9.1	2.3	29.0
1889	3.6	13.1	14.1	10.2	2.2	27.3
1890	2.3	14.4	14.3	9.4	2.2	33.4
Average 1881-85	3.7	12.3	13.1	9.4	2.0	29.8
Average 1886-90	3.4	12.2	13.1	9.2	2.1	27.5
Average 1881-90	3.5	12.3	13.1	9.3	2.1	28.6

Live Stock.

The great feature in Irish agriculture is the steady progress in the conversion of tillage-farming into stock-farming; this change has

gone on with increasing rapidity during the past decade. Table X. drawn up on the same plan as the tables for tillage, shows how this movement has progressed. It will be observed that under every head there has been an increase of live stock at the end of the decade as compared with the beginning. As the items of live stock cannot be dealt with collectively as in the case of crops, I shall deal with each head separately.

TABLE X.

SHOWING UNDER EACH HEAD THE NUMBER OF LIVE STOCK IN IRELAND FOR EACH YEAR FROM 1881 TO 1890, INCLUSIVE, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECENNIAL PERIOD 1881-90.

ooo omitted.

Years.	Horses.	Mules.	Asses.	Cattle.	Sheep.	Pigs.	Goats.	Poultry
1881	548	27	187	3,957	3,256	1,096	266	13,972
1882	539	27	188	3,987	3,072	1,430	263	13,999
1883	534	27	190	4,097	3,219	1,348	263	13,382
1884	534	28	191	4,113	3,245	1,307	254	12,747
1885	547	29	197	4,229	3,478	1,269	264	13,851
1886	549	29	196	4,184	3,366	1,263	266	13,910
1887	557	30	200	4,157	3,378	1,408	272	14,461
1888	565	30	203	4,099	3,627	1,398	294	14,437
1889	574	30	206	4,094	3,789	1,381	304	14,857
1890	585	30	213	4,240	4,323	1,570	327	15,408
Average 1881-85	540	28	191	4,077	3,254	1,290	262	13,590
Average 1886-90	566	30	204	4,155	3,697	1,404	293	14,615
Average 1881-90	553	29	197	4,116	3,475	1,347	277	14,102

Horses.—The average annual number of horses in Ireland for the decade was 553,000. The number in 1881 was 548,000, and in 1890 it was 585,000, being an increase of 37,000 in the ten years. From the year 1881 the number fell until the year 1885, when it showed a tendency to recover, since which year there has been a steady increase from year to year. This is also shown by the averages for each half of the decade. The average for the first five years was 540,000, for the second five years, 566,000. As there is a tendency to decrease in tillage, and, therefore, in the number of horses required for use for agricultural purposes, this increase shows that the regular business of breeding horses for sale has progressed favourably. In mules and in asses there are also increases, but these animals are pro-

bably mainly employed for local purposes, and not reared for sale on any considerable scale as in the case of horses.

Cattle.—In 1881 there were 3,957,000 cattle in Ireland; in 1890 there were 4,240,000, being an increase of 283,000, or 7.2 per cent. In the years 1886 to 1889 there was a slight tendency to decrease, but this was more than compensated for in 1890, when the number of cattle exceeded any on record. The average for the decade was 4,116,000; for the first quinquennium it was 4,077,000; for the second quinquennium 4,155,000, being nearly 80,000 more.

Sheep.—There were 3,256,000 sheep in Ireland in 1881, in the year 1890 the number had increased to 4,323,000, being an increase of 1,067,000, or 32.8 per cent. The average annual number of sheep for the decade was 3,475,000, for the first half of the decade it was 3,254,000, for the second half it was 3,697,000.

Pigs.—Pigs, which with some poultry, represent, in many cases, the only live stock of the cottager, have also increased in numbers during the decade. In 1881 the number of pigs in Ireland was 1,096,000, in 1890 it was 1,570,000, being 474,000, or 43.2 per cent. more, and the highest reached during the period under consideration. The average annual number of pigs for the decade was 1,347,000; for the first quinquennium it was 1,290,000, for the second 1,404,000. It is well known that the number of pigs in the country in any year depends much on the yield of the potato crop of the year before. It may, therefore, be anticipated that there will be a decrease in the number of pigs in Ireland in 1891 as compared with 1890.

Goats.—The goat is not looked upon as an animal of much consequence when estimating the value of live stock. I think the goat is too much neglected as a source of profit. It would appear, however, that this animal is being more appreciated in Ireland, for the number of goats has increased from 266,000 in 1881, to 327,000 in 1890, being at the rate of 22.9 per cent.

Poultry.—I now come to the smallest but most numerous class of live stock—poultry. These reached, in 1881, no less than 13,972,000, and in 1890 they reached the number of 15,408,000, being an increase of 1,436,000, or 10.3 per cent. Although the proportional increase here is not so large as under some of the other heads of live stock, yet it is in itself a very large number. The annual average number of poultry for the decade was 14,102,000; for the first half of the decade it was 13,590,000, for the second half 14,615,000, these figures showing that nearly all the increase has taken place in the past five years.

It is a matter of interest to inquire generally the relation of the grass-consuming live stock to the amount of land under grass. If we take three sheep to be equal to one head of cattle for grazing purposes, and add, therefore, the number representing one-third of the sheep to the cattle, we have the number of head of cattle corresponding with the acreage of grass. It would not be fair to add the beasts of burden—horses, mules, and asses—to the total of grass-consuming animals, as horses are largely fed on other food than grass, so are mules and asses, the latter obtaining much of their food by picking up various articles of vegetation in waste places. Although after-grass is exten-

sively grazed, yet this may be fairly set against such grass and hay as is consumed by horses, etc., and the *bona fide* pasture taken in bulk as representing the area from which the cattle and sheep derive their food. Adding the cattle and sheep together on the principle above indicated, there would be an annual average for the decade of 5,274,000 cattle grazed on an annual average of 10,130,000 acres of pasture (see Table X.), or at the rate of one head of cattle for 1.92 acres of pasture land. During the first five years of the decade there were animals equivalent to 5,162,000 head of cattle grazed on 10,195,000 acres, or at the rate of one beast for every 1.98 acres; during the last half of the decade there were at the rate of 5,387,000 cattle grazed on 10,066,000 acres, or at the rate of one beast for every 1.87 acres, showing a considerable increase of the density of stock. I shall now contrast the first year with the last of the decade. In 1881 there were animals equivalent to 5,042,000 cattle grazing on 10,076,000 acres, being at the rate of one beast to 2.0 acres; in 1890 there were 5,681,000 on 10,212,000 acres, or at the rate of one beast for every 1.8 acres. The difference between 2.0 acres and 1.8 is 0.2, or one-fifth of an acre; so that there is grazing equivalent to the extent of a fifth of one acre more got out of every two acres used for grazing purposes in 1890 than there was in 1881, which is equivalent to the addition of one-tenth, or about 1,000,000 acres to the grazing land of Ireland. Whether the grazing lands of Ireland are now fully stocked with cattle, it is impossible to state. Probably there is no better proof of the improvement in the management of live stock, and the tendency to increased investment of capital in live stock in Ireland, than this increase in the utilization of the grazing lands.

V. TRADE AND MANUFACTURES.

Linen.

From the information obtainable in statistical form (Table XI.) it would appear that the Linen Trade of Ireland for the past decade has not been advancing at the same rate as in former years. I have already shown that the average acreage covered by flax was greater during the second than the first half of the decade, yet that during the last year (1890), there has been a decrease. Measuring the progress of the linen trade by the number of power looms and spindles, I find that while the former have been steadily increasing in number, the latter have tended to remain stationary, therefore we have at the least the satisfaction of knowing that there is not anything of the nature of a decided failure or steady decay in this important industry. To go more into particulars it appears that the number of power looms in Ireland for the purpose of linen manufacture was 21,779 in 1881, and 26,590 in 1890, being an increase of 4,811 or 22.1 per cent. The average number of looms for the first half of the decade (struck on four years only as there was not any information obtainable for the year 1884) was 23,009, for the past five years it was 25,441, being 2,432, or 10.6 per cent. more; the average for the ten years being 24,360, it would thus appear that there has been a steady and considerable increase in the business

of weaving of linen. In 1881 the number of spindles was 879,000, in 1890 it was 861,000, being 18,000 or 2.0 per cent. less. There has, however, been a tendency to recovery during the last two years of the decade. During the first five years of the decade the average annual number of spindles was 874,000, during the last five years it was 842,000, being an average decrease of 32,000; the average for the decade was 858,000, thus the average for the first five years was 16,000 above, and that of the second five years 16,000 below, the decennial average.

TABLE XI.

SHOWING THE NUMBER OF POWER LOOMS AND SPINDLES ENGAGED IN LINEN MANUFACTURE IN IRELAND FOR EACH YEAR DURING THE DECADE 1881-90, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECADE 1881-90.

Year.	Power Looms.	Spindles.
1881	21,779	879,000
1882	22,279	875,000
1883	23,677	875,000
1884	—	867,000
1885	24,300	874,000
1886	24,520	874,000
1887	24,758	844,000
1888	24,979	803,000
1889	26,360	827,000
1890	26,590	861,000
Average 1881-85	*23,009	874,000
Average 1886-90	25,441	842,000
Average 1881-90	†24,360	858,000

* For 4 years only—1884 omitted.

† For 9 years only—1884 omitted.

Spirits and Beer.

Whiskey and porter must rank next in importance to the manufacture of linen among Irish industries. Although some fluctuations have occurred from time to time in the amount of these articles manufactured, yet there has been a tolerably steady increase in the amount of both spirits and beer turned out by Irish manufacturers during the past decade.

The number of gallons of spirit distilled during the year 1881, amounted to 9,407,000, in 1890 the amount was 12,989,000 gallons, being an increase of 3,582,000 gallons, or at the rate of 38.1

per cent.; the annual average for the decade was 10,644,000 gallons. During the first half of the decade the annual average was 9,717,000 gallons; during the second half 11,571,000, being 1,854,000, or 19.1 per cent. more.

The increase in the production of porter and beer (generically termed beer) is not so remarkable as in the case of whiskey. The number of barrels of beer brewed in Ireland in 1881 was 1,920,000, in 1890 it was 2,490,000, being 570,000, or 29.7 per cent. more. The annual average for the decade was 2,216,000 barrels. During the first half of the decade the annual average was 2,116,000, for the second half it was 2,316,000, being 200,000, or 9.5 per cent. more.

TABLE XII.

SHOWING THE NUMBER OF GALLONS OF SPIRITS DISTILLED, AND NUMBER OF BARRELS OF BEER (INCLUDING PORTER) BREWED IN IRELAND FOR EACH YEAR DURING THE DECADE 1881-90, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECADE 1881-90.

000 omitted.

Year.	Gallons of Spirits Distilled.	Barrels of Beer brewed.
1881	9,407	1,920
1882	9,080	2,143
1883	9,642	2,100
1884	9,834	2,185
1885	10,621	2,230
1886	10,627	2,150
1887	11,064	2,234
1888	11,357	2,290
1889	11,818	2,417
1890	12,989	2,490
Average 1881-85	9,717	2,116
Average 1886-90	11,571	2,316
Average 1881-90	10,644	2,216

Fisheries.

The want of progress in the development of the Irish fisheries has been a source of regret to everyone who has an interest in the welfare of the country. Table XIII. gives the principal statistics of the Irish fisheries year by year during the decade. It will be observed that during the first half of the decade there was a steady decline in

the number of boats and hands employed in the deep sea and coast fisheries of Ireland. The boats employed fell in number from 6,458 to 5,667 during the years 1881-85, and during the same period the hands employed fell from 24,528 to 21,491. In 1886 a tendency to increase appeared, which seemed to continue up to the year 1889, but in 1890 a falling off has again taken place. It will be observed that the annual averages for the first and second halves of the decade show but little difference from one another, or from the average for the ten years. In fact, fishing appears to be the one Irish industry which does not make any material progress.

TABLE XIII.

SHOWING THE NUMBER OF MEN AND BOYS, VESSELS AND BOATS, EMPLOYED IN THE DEEP SEA AND COAST FISHERIES OF IRELAND FOR EACH YEAR DURING THE DECADE 1881-90, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND THE DECADE 1881-90.

Year.	Vessels and Boats.	Men and Boys.
1881	6,458	24,528
1882	6,089	22,391
1883	5,866	21,814
1884	5,759	21,696
1885	5,667	21,491
1886	5,683	21,482
1887	5,865	21,750
1888	5,868	22,535
1889	5,944	23,160
1890	5,655	21,987
Average 1881-85	5,968	22,384
Average 1886-90	5,803	22,183
Average 1881-90	5,885	22,283

Railway Traffic.

Probably there are not any better tests of the progress of a community than its railway traffic statistics. The statistics of Irish railways during the past decade are of an encouraging character. The principal are shown in Table XIV. The revised figures for 1890 are not yet available, so in some cases unrevised, and in other cases, estimated numbers are used, but the information available is sufficiently accurate to permit of its being stated that the figures for 1890 are practically correct.

TABLE XIV.

SHOWING THE LENGTH OF LINES OPEN, THE NUMBER OF PASSENGERS CARRIED, AND THE AMOUNT OF RECEIPTS OF THE RAILWAYS IN IRELAND DURING EACH YEAR OF THE DECADE 1881-90, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECADE 1881-90.

Year.	Miles of Line open.	No. of Passengers.	Receipts in £.			
			Passengers and Mails.	Goods.	Total.	Average per mile.
1881	2,441	17,665	1,425	1,176	2,601	1,066
1882	2,465	18,747	1,488	1,285	2,773	1,125
1883	2,502	19,308	1,519	1,297	2,816	1,125
1884	2,525	19,577	1,514	1,272	2,786	1,103
1885	2,572	19,123	1,510	1,249	2,759	1,073
1886	2,615	18,640	1,481	1,270	2,751	1,052
1887	2,620	19,252	1,501	1,279	2,780	1,061
1888	2,620	19,382	1,532	1,298	2,830	1,080
1889	2,643	20,293	1,592	1,369	2,961	1,120
1890	*2,667	†20,978	†1,646	†1,415	*3,061	1,148
Average 1881-85	2,501	18,884	1,491	1,256	2,747	1,098
Average 1886-90	2,633	19,709	1,550	1,326	2,877	1,092
Average 1881-90	2,567	19,297	1,521	1,291	2,812	1,095

* For 52 weeks, according to the weekly returns of the Registrar-General, furnished by the various railways.

† Estimated.

The first column shows a steady increase in the mileage of Irish railways from 2,441 in 1881, to 2,667 in 1890, being an increase of 226 miles. The increase in passengers was not so steady during the decade, for although the number rose from 17,665,000 in 1881, to 20,978,000 in 1890, there were appreciable decreases in the years 1885 and 1886, as compared with the year preceding each. The increase of 1890 over 1881 amounted to 3,313,000, or 18.8 per cent. The average annual number of passengers for the first half of the decade was 18,884,000, for the second half it was 19,709,000, or in round numbers nearly a million a year more. As might be expected, the receipts for passenger and mail traffic increased in similar proportions, as also did those for goods with similar fluctuations in the amounts at the dates corresponding with the temporary diminution of passenger traffic. The total receipts show an increase from

£2,601,000 in 1881 to £3,061,000 in 1890, being to the amount of £460,000, or 17.7 per cent. The average annual receipts for the first half of the decade were £2,747,000, for the second half £2,877,000, being £130,000, or 4.7 per cent. more. The receipts per mile show a corresponding increase from £1,066 in 1881 to £1,148 in 1890, being an increased earning per mile of £82, or 7.7 per cent., so that viewed from every point, the increased prosperity of the Irish railways has been well marked, especially during the last two years of the decade.

Shipping.

The shipping trade of Ireland as measured by the tonnage of vessels entered and cleared at Irish ports (Table XV.), shows but little variation during the past ten years. No matter how the question is

TABLE XV.

SHOWING THE TONNAGE OF VESSELS ENTERED AND CLEARED AT IRISH PORTS IN THE FOREIGN TRADE AND COASTING TRADE, RESPECTIVELY, EACH YEAR FROM THE YEAR 1881 TO THE YEAR 1890, INCLUSIVE, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECENNIAL PERIOD 1881-90.

000 omitted.

Year.	Entered.		Cleared.		Totals.		General Total.
	Foreign Trade, Cargoes and Ballast.	Coasting Trade, Cargoes only.	Foreign Trade, Cargoes and Ballast.	Coasting Trade, Cargoes only.	Total Entered.	Total Cleared.	
1881	900	5,300	500	4,100	6,200	4,600	10,800
1882	800	5,300	300	4,100	6,100	4,400	10,500
1883	900	5,300	300	4,000	6,200	4,300	10,500
1884	800	5,300	300	4,000	6,100	4,300	10,400
1885	900	5,200	300	3,900	6,100	4,200	10,300
1886	700	5,200	300	3,900	5,900	4,200	10,100
1887	900	5,200	300	3,800	6,100	4,100	10,200
1888	800	5,000	400	3,800	5,800	4,200	10,000
1889	900	5,100	400	3,800	6,000	4,200	10,200
1890	1,009	5,187	317	3,957	6,196	4,274	10,470
Average 1881-85	860	5,280	340	4,020	6,140	4,360	10,500
Average 1886-90	862	5,138	343	3,851	6,000	4,194	10,194
Average 1881-90	861	5,209	342	3,935	6,070	4,277	10,347

viewed, whether regarding foreign or coasting trade, the total tonnage of vessels entered and cleared, or the total of all these which shows the entire volume of the shipping trade of Ireland, there is but little alteration. There have been slight fluctuations from time to time, a tendency to a progressive decrease from the beginning of the decade, until two years ago, since when there has been a tendency to increase. It is scarcely necessary to analyse the figures closely, as a glance at the columns will show that the proportional variation is small.

VI. CAPITAL AND LOANS.

The subjects to be dealt with under this head are, railway and banking capital, government stock and public loans. There are many other subjects which might be brought under this head, such as the capital invested in various joint stock undertakings, through the many limited liability companies and the many loans advanced for local purposes by way of local stocks, etc.; but information regarding these is difficult to collect, and if collected, would be difficult to deal with, therefore certain selected general headings are given. Unfortunately at this period of the year all the necessary information for the year 1890 is not available; consequently in the case of banking and railway capital the figures for the year 1889 are again used for 1890. The banking capital has not, I think, varied; the railway capital has, I think, somewhat increased. A reference to Table XVI. shows the variations which have taken place in these items during the decade. Banking capital is somewhat larger at the end than at the beginning of the decade. It amounted to £6,954,000 in the year 1881, and to £7,190,000 towards the end of the decade, being an increase of £236,000, or 3.4 per cent. The increase is not much. It will be observed also that the averages for the first half and second half of the decade were much the same, namely, £7,038,000 and £7,004,000 respectively. The remarkable feature is, that in the year 1883 the banking capital amounted to £7,367,000, being £177,000 more than the estimated amount for 1890, and £346,000 above the average of the decade. This is owing to the presence of the capital of the Munster Bank, which, having failed, reduced the total banking capital of Ireland during the next two years, 1884 and 1885, since which time the capital has been steadily rising.

Railway capital shows a steady increase throughout the decade. In 1881 there was £34,272,000 invested in Irish railways, in 1890 over £36,182,000, being an increase of £1,910,000, or nearly two million of pounds, or at the rate of 5.5 per cent. During the first half of the decade the average was £35,206,000, during the second £36,085,000, being £879,000, or 2.5 per cent. more. While railway capital has been increasing, the investments in government stock have been diminishing. For on the 31st December, 1881, the investments in government and India stock transferable at the Bank of Ireland amounted to £31,611,000, while in 1890 the amount fell to £26,610,000, being a decrease of £5,001,000, or 15.8 per cent. No doubt part of this decrease is owing to the reduction of the

national debt, and part owing to the fact that reduced interest directed capital towards other investments. The increase in railway and banking capital would account for a certain amount of the capital withdrawn from government stocks held in Ireland.

TABLE XVI.

SHOWING THE AMOUNT OF CAPITAL INVESTED IN CERTAIN STOCKS, AND OF LOANS ISSUED FOR PUBLIC PURPOSES IN IRELAND EACH YEAR DURING THE DECADE 1881-90, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECADE 1881-90.

ooo omitted.

Year.	Banking Capital paid up.	Railway Capital paid up and Loans.	Govern- ment Stock held in Ireland.	Public Loans by			
				Com- missioners of Public Works (Ireland).	Public Works Loan Commis- sion.	Irish Land Commis- sion.	Total.
	£	£	£	£	£	£	£
1881	6,954	34,272	31,611	945	6	11	962
1882	6,984	34,963	31,804	591	7	65	663
1883	7,367	35,444	30,942	690	8	111	809
1884	7,204	35,754	30,537	776	11	105	892
1885	6,679	35,598	29,689	721	8	147	876
1886	6,872	35,979	30,080	664	3	876	1,543
1887	6,879	36,117	29,839	715	4	1,430	2,149
1888	6,891	35,965	28,669	557	nil.	1,535	2,092
1889	7,190	36,182	27,898	477	nil.	1,138	1,615
1890	*7,190	*36,182	26,610	684	nil.	1,112	1,796
Average 1881-85	7,038	35,206	30,917	745	8	88	841
Average 1886-90	7,004	36,085	28,619	619	2	1,218	1,839
Average 1881-90	7,021	35,646	29,768	682	5	653	1,340

* The 1889 figures are adopted in these cases, those for 1890 not being yet available.

Public loans are entered in the table under three heads—those granted by the Public Works Loan Commissioners, which have ceased during the past few years, those granted by the Loan Department, Irish Board of Works, and those by the Irish Land Commission. It is scarcely necessary to analyse these separately. It will be observed that during the first half of the decade the advances amounted to an average of £841,000 per annum, while in the latter half of the decade they amounted to an annual average of £1,839,000, or more

than double. This was mainly owing to the operations of the Irish Land Commissioners in the administration of the Land Purchase Acts.

VII. BANKING DEPOSITS, ETC.

The progress of banking and the accumulations of savings, are shown in Table XVII., for the 31st of December in each year. The

TABLE XVII.

SHOWING THE AMOUNT OF CASH BALANCES AND DEPOSITS IN JOINT-STOCK BANKS, IN POST OFFICE SAVINGS BANKS, IN TRUSTEE SAVINGS BANKS, AND IN THE TWO LATTER COMBINED, IN EACH YEAR FROM 1881 TO 1890, INCLUSIVE, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECENNIAL PERIOD 1881-90.

ooo omitted.

Year.	Deposits in Joint Stock Banks	Deposits in Post Office Savings Banks.	Deposits in Trustees Savings Banks.	Deposits in Post Office and Trustee Savings Banks combined.
	£	£	£	£
1881	30,161	1,723	2,042	3,765
1882	32,746	1,925	2,078	4,003
1883	31,340	2,052	2,060	4,112
1884	30,627	2,224	2,097	4,321
1885	29,370	2,438	1,981	4,419
1886	30,172	2,703	2,007	4,710
1887	29,771	2,932	2,043	4,975
1888	30,979	3,239	2,029	5,268
1889	32,968	3,462	2,042	5,504
1890	33,325	3,723	1,973	5,696
Average 1881-85	30,849	2,072	2,052	4,124
Average 1886-90	31,443	3,212	2,019	5,231
Average 1881-90	31,146	2,642	2,035	4,677

first column of this table deals with the cash balances and deposits in joint-stock banks, which may be considered as the floating capital of Irish traders, agriculturists, etc. The latter columns relate to deposits in savings banks, and may be considered as the statistics of savings of small sums. In the year 1881 the balances in the joint-stock banks stood at £30,161,000, to rise by the considerable sum of about two and a half millions to £32,746,000 in the following year. This sum, however, fell off until the year 1885, when

it stood at £29,370,000, the lowest sum during the decade. In the following year, 1886, a rise took place, which was followed by a slight check in 1887; but since then there has been a continuous increase, and in 1890 the sum amounted to £33,325,000, being the largest sum on record, and exceeding by £3,164,000, or 10.5 per cent., the amount in 1881. During the first five years of the decade the annual average of the joint-stock bank deposits and cash balances was £30,849,000. During the last five years it was £31,443,000, the average for the decade being £31,146,000. The balances in savings banks are of two kinds, those in post-offices and those in trustees' banks. The deposits in the post-office banks have steadily increased. The same tendency of the deposits in the trustee savings banks to decrease or remain stationary which has been observed since the establishment of the post-office savings bank, has continued throughout the decade 1881-90. A correct conclusion as to the progress of small savings in Ireland is best arrived at by adding together the deposits in both classes of savings banks, as shown year by year in the last column of the table. From this column we find that the savings bank deposits, which in 1881 amounted to £3,765,000, increased until, in 1890, they reached the sum of £5,696,000, the highest on record, and £1,931,000, or 51.3 per cent. more than in 1881. The annual average for the decade was £4,677,000; for the first half of the decade it was £4,124,000, or £553,000 below the average of the decade; during the second half of the period the annual average was £5,231,000, or £554,000 above the average of the ten years, and £1,107,000 above the average of the first five years.

VIII. TAXATION AND REVENUE.

In Table XVIII. some of the principal items of taxation and revenue are set out for the first nine years of the decade. The figures for the last year (1890) are estimated in all cases, except the customs, by repeating the figures for the year 1889, which is believed to be more correct than striking an average over a series of years where there is an increasing or decreasing tendency in the figures. These statistics are not meant to show the amount of imperial revenue derived from Irish sources, or the incidence of taxation, imperial or local, but as general measures of progress. In the case of the assessment to property and income tax, the variations are so slight as to be scarcely worthy of note, there being but little departure during the decade from the average assessment of £26,428,000. The average for the second half of the decade is slightly less than that for the first, being respectively £26,155,000 and £26,701,000, (the year 1890 being taken as the same as 1889, although probably it was a little more), thus showing a decrease of £546,000, or only 2.0 per cent. The customs, however, show a considerable increase. The amount of customs revenue in 1881 was £1,963,000, in 1890 it was £2,102,000, being an increase of £139,000, or 7.1 per cent., showing increased consumption of dutiable articles, which means more expensive living, and, presumably, an

ability to voluntarily pay a greater amount of indirect taxation. The variations in local taxation, as shown by the table, are of a slightly fluctuating character, but, so far as they go, tend to show that the ability to meet local expenses is fully maintained throughout the country.

TABLE XVIII.

SHOWING THE AMOUNT OF PROPERTY ASSESSED TO INCOME TAX, THE GROSS CUSTOMS REVENUE, THE AMOUNT OF GRAND JURY PRESENTMENTS, AND OTHER FORMS OF LOCAL TAXATION FOR EACH YEAR OF THE DECADE 1881-90, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECADE 1881-90. ESTIMATES ARE USED IN A FEW CASES.

ooo omitted.

Year.	Property and Income Tax.	Customs.	Grand Jury Presentments.		Local Taxation			
	Annual Value of Property and Profits Assessed.	Gross Amount Draw-backs, &c. Deducted	Gross Amount	New Roads, Bridges, and Repairs.	Rates on Real Property.	Tolls, Fees, Stamps, &c.	Other Receipts.	Total.
	£	£	£	£	£	£	£	£
1881	26,467	1,963	1,218	633	2,676	489	226	3,391
1882	26,756	1,982	1,276	637	2,828	456	251	3,535
1883	27,062	1,952	1,330	649	2,906	466	406	3,778
1884	26,697	2,034	1,349	685	2,956	465	368	3,789
1885	26,523	1,943	1,301	673	2,868	464	289	3,621
1886	26,065	2,083	1,296	675	2,797	448	248	3,493
1887	26,028	2,010	1,284	658	2,834	448	258	3,540
1888	26,031	2,038	1,303	638	2,873	446	256	3,575
1889	26,325	2,108	1,322	655	2,958	448	257	3,663
1890	*26,325	2,102	*1,322	*655	*2,958	*448	*257	*3,663
Average 1881-85	26,701	1,975	1,295	655	2,847	468	308	3,623
Average 1886-90	26,155	2,068	1,305	656	2,884	448	255	3,587
Average 1881-90	26,428	2,022	1,300	656	2,865	458	282	3,605

* The 1889 figures are adopted in these cases, those for 1890 not being yet available.

IX. POST OFFICE.

The post-office department is so many-sided in its relations to commercial and domestic life, that its statistics may be used as tests of progress in a great many directions. Many of the critics

of this great department forget the inestimable benefit it has conferred, is conferring, and the additional benefits which it is almost certain to confer in future. It is the great means of communication, the great circulator of literature, an extensive carrier, and extensive banking establishment. There is probably not any single institution in the world which does so much to promote education and circulation in such a varied manner as the post-office department. Under these circumstances the progress in post-office business may be employed as a useful test of the progress of the nation. Applying this principle to Ireland, we have Table XIX.

Taking first the ordinary communications which pass through the post, we find that in the year 1881 the number of letters delivered in Ireland amounted to 82,238,000; in 1890 the number was 99,859,000, or very close to the round one hundred millions, being an increase of 17,621,000, or at the rate of 21.4 per cent. The increase was continuous throughout the decade. The average for the first five years was 87,035,000, for the second, 95,252,000, or 8,217,000 more; the average for the decade being 91,143,000. The increase in post cards delivered was quite as remarkable. The number in 1881 was 6,426,000; in 1890 it was 10,665,000, being 4,239,000 more, or an increase at the rate of 66.0 per cent.

In book packets and circulars the increase has been still greater, the number having risen from 14,164,000 at the beginning to 24,545,000 at the end of the decade, the increase being 10,381,000, or 73.3 per cent.

An actual, though small diminution has taken place in the number of newspapers delivered. The number in 1881 was 16,660,000, and in 1890 it amounted to 16,591,000, being 69,000 less. The decrease is an insignificant amount in the whole number. It seems to show that the circulation of newspapers by post has reached its limit in Ireland. This is probably owing to the increase in the conveyance of newspapers in parcels, and their local distribution by hand. Telegrams have doubled in their number during the decade. The number forwarded in 1881 was 1,862,000; in 1890 the number was 3,634,000, or almost exactly double. It is remarkable that between the years 1883 and 1884 there was a decrease in the number of telegrams forwarded.

The remaining post office statistics in Table XIX. represent what may be called the commercial side of the business of the department.

The value of money orders issued in 1881 was £1,274,000; in 1890 it was £1,360,000, or £86,000 more. The amount paid was, in 1881 £1,729,000, being £455,000 more than the amount issued; the excess probably represents savings forwarded by colonists to their friends in Ireland. In 1890 the amount paid was £2,256,000, or £896,000 more paid than issued, being nearly double the issues in 1881. The increase between 1881 and 1890 in the value of money orders issued was £86,000, in the value paid it was £527,000. It will be observed that for the years 1881-85 there was a tendency to decrease in the value of money orders issued. This tendency ceased in 1886, and there has been a steady increase ever since. The average value of money orders issued during the first half of the

TABLE XIX.

SHOWING THE AMOUNT OF BUSINESS TRANSACTED BY THE POST OFFICE DEPARTMENT IN IRELAND AS REGARDS ITS PRINCIPAL ITEMS OF BUSINESS FOR EACH YEAR DURING THE DECADE 1881-90, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECADE 1881-90.

000 omitted.

Year.	Letters delivered.	Post Cards delivered.	Book Packets and Circulars.	Newspapers delivered.	Telegrams forwarded.	Money Orders, Amount in £.		Postal Orders Amount in £.		Savings Banks in £.	
						Issued.	Paid.	Issued.	Paid.	Deposits.	Withdrawals.
1881	82,238	6,426	14,164	16,660	1,862	1,274	1,729	90	94	674	545
1882	86,479	7,231	14,597	16,205	1,919	1,264	2,074	152	159	753	594
1883	87,690	7,625	13,893	16,028	1,937	1,253	2,193	218	224	744	665
1884	89,067	7,864	16,518	16,108	1,895	1,211	2,104	333	320	835	714
1885	89,700	8,100	17,800	16,400	2,224	1,135	2,009	484	461	933	775
1886	90,900	8,400	18,200	16,400	2,817	1,178	1,994	588	571	1,029	825
1887	93,200	8,700	19,000	15,800	3,048	1,223	2,065	669	641	1,060	897
1888	95,500	9,300	19,700	16,000	3,203	1,318	2,137	962	735	1,040	801
1889	96,800	9,800	21,600	16,000	3,371	1,336	2,162	825	807	1,018	852
1890	99,859	10,665	24,545	16,591	3,634	1,360	2,256	884	880	1,072	873
Average 1881-85	87,035	7,449	15,394	16,280	1,967	1,227	2,022	255	252	788	659
Average 1886-90	95,252	9,373	20,609	16,158	3,215	1,283	2,123	786	727	1,045	850
Average 1881-90	91,143	8,411	18,002	16,219	2,591	1,255	2,072	520	489	916	754

decade was £1,227,000, as compared with an average of £1,283,000, in the last half of the decade.

A similar tendency to decrease in the amount of money orders paid is observed in the years 1884, 1885, and 1886. A tendency to recover is shown in 1887, and there has been an increase ever since. The greatly increased use of postal orders is remarkable. The value of these orders issued in 1881 was £90,000; in 1890, £884,000, or nearly ten times the amount. It is probable that the excess of value of postal orders issued over those paid represents money transferred from Ireland to Great Britain in payment for goods purchased by Irish customers.

The Savings Bank transactions of the post office constitute a large and important portion of the business of the department which has been already dealt with to some extent when considering bank deposits and savings.

It will be observed by Table XIX. that the deposits in Post Office Savings Banks in 1881 amounted to £674,000, in 1890 to £1,072,000, being £398,000 or 59.1 per cent. more. The withdrawals in 1881 were £545,000, or £129,000 less than the deposits. In 1890 the withdrawals were £873,000, or £199,000 less than the deposits. The average yearly deposits in the first five years of the decade amounted to £788,000, in the second five years to £1,045,000. As already shown, in proportion to the deposits, the withdrawals have decreased, proving an increase in the accumulation of savings, as already pointed out in the statistics of banking deposits when considering Table XVII.

X. EDUCATION.

The only tests of educational progress during the decade, besides those furnished by the census returns (which are not yet available), are the statistics furnished by the Board of National Education. The principal figures supplied by that Board are given in Table XX. which shows on the whole a favourable record. It must be remembered in dealing with this question that the population of Ireland is diminishing, and the number of children of school age decreases in accordance with this change in the population. It is therefore satisfactory to find that the number of National Schools which in 1881 was 7,648, had increased to 8,298 in 1890 or by 650, being at the rate of 8.5 per cent., and that the number of pupils had only fallen from 1,066,000 to 1,037,000, or by 29,000, being at the rate of 2.7 per cent. It is not at present possible to state the number of children of school age in Ireland according to the census of 1891, but it must have materially diminished as the population has decreased to the extent of 9.1 per cent. The slight variation during the decade in the number of children annually attending National Schools is remarkable. It is also interesting to note the steady increase in the amount of Parliamentary grant which has risen from £730,000 in 1881, to £918,000 in 1890, being an increase of £188,000, or 25.8 per cent.

During the first half of the decade the average yearly expenditure was £751,000 for 1,079,000 pupils attending 7,775 schools, while in

the second half of the decade it was £892,000 for 1,059,000 pupils attending 8,176 schools, thus the benefits of primary education seem to have been conferred on a larger proportion of the population in a considerably increased number of localities.

TABLE XX.

SHOWING THE NUMBER OF NATIONAL SCHOOLS IN IRELAND, THE NUMBER OF CHILDREN ATTENDING SUCH SCHOOLS, AND THE AMOUNT OF GRANTS VOTED BY PARLIAMENT FOR NATIONAL EDUCATION FOR EACH YEAR OF THE DECADE 1881-90, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECADE 1881-90.

Year.	Schools.	Pupils.	Parliamentary Grants.
		000 omitted.	000 omitted. £
1881	7,648	1,066	730
1882	7,705	1,083	730
1883	7,752	1,081	726
1884	7,832	1,089	756
1885	7,936	1,076	814
1886	8,024	1,072	852
1887	8,112	1,072	874
1888	8,196	1,061	899
1889	8,251	1,053	918
1890	8,298	1,037	918
Average 1881-85	7,775	1,079	751
Average 1886-90	8,176	1,059	892
Average 1881-90	7,975	1,069	822

XI. POOR RELIEF.

In Table XXI. will be found the statistics of the principal operations for the relief of the poor in Ireland.

Contrasting the year 1881 with the year 1890 it appears that the number of persons relieved in workhouses fell from 364,000 in the former, to 334,000 in the latter year, but comparing the first half of the decade with the second half, we find that the average of the former, 325,000, was less than the average of the latter, 370,000, the average for the whole decade being 347,000. During the first four years of the decade there was a tendency to decrease in the amount of workhouse relief; from the year 1885 to 1888, inclusive, there was a tendency to increase, while since that period there has been a renewed tendency to decrease.

The variations in out-door relief are of a similar character to these in the workhouse relief. The tendency to increase in the number of poor persons receiving aid from the poor-law through blind and deaf and dumb asylums must not be taken as necessarily indicating an increase in the number of those afflicted persons in Ireland, but it probably does indicate that the very poor persons so afflicted are better cared for.

The cost of poor relief has decreased somewhat during the decade; in 1881 the expenditure amounted to £965,000, in 1890 it was £856,000, being £109,000 or 11.3 per cent less. The annual average for the first half of the decade was £962,000, for the second half £864,000, being £98,000 less, which tends to show, that although the number of persons relieved was more, the amount of relief required by them was less.

TABLE XXI.

SHOWING THE NUMBER OF PERSONS RELIEVED UNDER THE POOR-LAW, AND THE AMOUNT EXPENDED ON POOR RELIEF IN IRELAND EACH YEAR DURING THE DECADE 1881-90, WITH AVERAGES FOR THE QUINQUENNIAL PERIODS 1881-85 AND 1886-90, AND FOR THE DECADE 1881-90.

Year.	No. of Persons who received relief under Poor-law Acts.				Poor Relief.
	In Workhouses.	Out-Door.	In Blind and Deaf and Dumb Asylums.	Total.	Expenditure in £
1881	ooo omitted.	ooo omitted.	778	ooo omitted.	ooo omitted.
1882	364	226	778	591	965
1883	334	131	797	466	967
1884	305	133	808	439	1,043
1885	300	116	796	417	946
	320	121	800	442	888
1886	361	271	835	633	904
1887	387	135	887	523	858
1888	397	129	888	527	850
1889	370	121	877	492	854
1890	334	120	912	455	856
Average 1881-85	325	145	796	471	962
Average 1886-90	370	155	880	526	864
Average 1881-90	347	150	838	498	913

XII. SUMMARY AND CONCLUSION.

In the following statement I have compared the ratio of many of the principal elements I have been dealing with to the population, etc., in 1881 and in 1890 :—

	1881.	1890.	Increase.	Decrease.
Valuation per head of population in £,	2.7	3.0	0.3	—
Valuation of agricultural land per head of rural population in £, --	2.6	3.1	0.5	—
Acres of cereal crops per head of population, --	0.34	0.32	—	0.02
Acres of meadow and clover per head of population, --	0.39	0.45	0.06	—
Acres of all crops per head of population, --	1.00	1.05	0.05	—
Heads of cattle per head of population (3 sheep = 1 head of cattle), --	0.98	1.21	0.23	—
Acres of grass lands per head of cattle, --	2.0	1.8	—	0.2
Gallons of whiskey distilled per head of population, --	1.8	2.8	1.0	—
Barrels of beer brewed per head of population, --	0.37	0.53	0.16	—
Railway capital in £ per head of population, --	6.6	7.7	1.1	—
Railway receipts in £ per head of population, --	0.50	0.65	0.15	—
Tons of shipping per head of population, --	2.09	2.23	0.14	—
Cash balances, etc., in Joint-Stock Banks in £ per head of population, --	5.8	7.1	1.3	—
Deposits in Savings Banks in £ per head of population --	0.7	1.2	0.5	—
Customs receipts in £ per head of population, --	0.38	0.45	0.07	—
Letters delivered per head of population, --	15.9	21.3	5.4	—
No. of persons relieved under Poor-law Acts per 1,000 of the population, --	114.2	97.1	—	17.1

From the foregoing remarks, I think we have reason to conclude that Ireland has progressed favourably in material prosperity during the last decade.

VIII.—*Proceedings of the Statistical and Social Inquiry Society of Ireland.*

FORTY-FOURTH SESSION.

FIRST MEETING.

[Tuesday, 9th December, 1890.]

THE Society met at the Leinster Lecture Hall, 35 Molesworth-street, the President in the chair.

Mr. Richard J. Kelly, B.L. read a paper entitled "The Congested Districts."

SECOND MEETING.

[Wednesday, 4th February, 1891.]

The Society met at the Leinster Lecture Hall, 35 Molesworth-street, the President in the chair.

Mr. Fletcher Moore read a paper entitled "Some Notes upon Light Railway and Tramway Guarantees in Ireland under the Tramways and Public Companies' Act, 1883, 46 & 47 Vic. chap. 43, and suggestions for a different and improved system of Guarantee."

The ballot having been examined, Messrs. A. R. Bourne and A. L. Horner, were declared elected members of the Society.

THIRD MEETING.

[Tuesday, 24th February, 1891.]

The Society met at the Leinster Lecture Hall, 35 Molesworth-street, the President in the chair.

Mr. Joseph Maguire, B.L. read a paper entitled "The Registration of Assurances Bill."

EXTRAORDINARY MEETING.

[Tuesday, 24th March, 1891.]

The Society met at the Leinster Lecture Hall, 35 Molesworth-street, T. W. Grimshaw, M.D., Registrar-General (Ex-President) in the chair.

The following resolutions were passed unanimously :

1. That the revised Laws as read, be adopted by the Society, and that the Secretaries be directed to have the same published and distributed among the members.

2. That the Smithsonian Institution be admitted as a corresponding Society, into association with the Society.

FOURTH MEETING.

[Tuesday, 24th March, 1891.]

The Society met at the Leinster Lecture Hall, 35 Molesworth-street, T. W. Grimshaw, M.D., Registrar-General (Ex-President) in the chair.

Mr. Edward D. Daly read a paper entitled "Our Industrial and Reformatory School Systems in relation to the Poor."

FIFTH MEETING.

[Tuesday, 14th April, 1891.]

The Society met at the Leinster Lecture Hall, 35 Molesworth-street, James McDonnell (Ex-President) in the chair.

Mr. Joseph John Murphy read a paper entitled "The Case for Bimetallism."

SIXTH MEETING.

[Tuesday, 2nd June, 1891.]

The Society met at the Leinster Lecture Hall, 35 Molesworth-street, the President in the chair.

Professor Bastable read a paper entitled "Banking Reserves and Currency Reform."

SEVENTH MEETING.

[Tuesday, 23rd June, 1891.]

The Society met at the Leinster Lecture Hall, 35 Molesworth-street, the President in the chair.

T. W. Grimshaw, M.D., Registrar-General read a paper entitled "Irish Progress during the Past Ten Years, 1881-1890."

The ballot for the election of Officers and Council for the Session 1891-92 then took place, and the result was declared by the President.

THE STATISTICAL
AND
SOCIAL INQUIRY SOCIETY OF IRELAND,
ESTABLISHED 1847.



Laws of the Society,
List of Members and Corresponding Societies,
etc.

REVISED, MARCH, 1891.



DUBLIN :
Printed for the Society,
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1891

OBJECTS OF THE SOCIETY.

THE objects of the Society are the promotion of the study of Statistics, Jurisprudence, and Social and Economic Science. The Meetings are held in each month, from November to June, inclusive, and the business of the Society transacted thereat consists of the reading of papers on the above subjects and of the discussion of the same. The papers are afterwards published in such form as the Council may approve.

No communication is read unless the Secretaries, or two of them, certify that they consider it in accordance with the rules and objects of the Society. The Society does not accept any responsibility for any opinion, representation of fact, or train of reasoning, in a paper. The author is alone responsible. The reading of each paper, unless by express permission of the Council previously obtained, is limited to *half an hour*.

All communications should be addressed to the *Honorary Secretaries*.

STATISTICAL AND SOCIAL INQUIRY

Society of Ireland.

LIST OF OFFICERS.

SESSION, 1891-'92.

President:—WILLIAM FINDLATER, ESQ., D.L.

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*THE RIGHT HON. LORD EMLY.	BERNHARD SAMUELSON, ESQ. M.P.
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C. F. BASTABLE, ESQ., 74 Kenilworth-square, Rathgar.
JONATHAN PIM, ESQ., 49 Dawson-street

Assistant Secretary:

MISS LING, 35 Molesworth-street.

L A W S .

Revised, March, 1891.

CONSTITUTION OF THE SOCIETY.

1. The Society shall consist of members, associates, honorary members, and honorary associates.

2. Members shall be elected by ballot at an ordinary meeting of the Society. No candidate shall be elected unless three-fourths of those balloting vote in his favour.

3. Any person may be elected by resolution of the Council as an associate. Associates shall have liberty to attend the general meetings of the Society, and take part in the discussions thereat, and may, with the permission of the Council, read papers at such meetings, but shall not be entitled to any other of the rights or privileges of membership.

4. The Council is empowered to recommend persons for election as honorary members, or as honorary associates, or as corresponding members. Persons thus recommended may be elected by a resolution of the Society.

5. Societies may also be admitted, in like manner, on the recommendation of the Council, into association with the Society, and shall have the privilege of nominating two members to attend all ordinary meetings.

6. The name of every candidate for admission must be laid before the Council at least a week before the meeting at which the election is to take place.

7. The Yearly Subscription shall be,—for members, one pound, in which sum the subscription for the Journal of the Society shall be included ; and for associates, ten shillings. Members may compound for life for their annual subscriptions by a payment of £10.

8. The subscription becomes due on the 1st of November in each year, and is payable in advance. No member or associate shall be entitled to any of the privileges of the Society while his subscription is unpaid.

GOVERNMENT OF THE SOCIETY.

9. The Officers of the Society shall consist of a President, Vice-Presidents, an Honorary Treasurer, and three Honorary Secretaries, who, together with twelve other members, shall constitute the Council.

10. The Officers and Council shall be elected annually by ballot at the last meeting of the Society in each session. Notice of such election shall be given to each member of the Society not less than three days before such meeting, and none but members shall vote at such election. Any member wishing to propose a candidate for any office shall forward the name of such candidate to the Secretaries a fortnight before the day of election.

11. In case of the death or resignation of an Officer or other member of the Council, the Council may appoint a member to supply his place until the next annual election.

12. The President, when present, shall preside at all meetings, and in his absence the Vice-Presidents according to seniority. In case no Vice-President is present, the senior member of the Council present shall preside.

13. The government of the Society and the management of its funds are vested in the Council, and the Treasurer shall make payments only upon an order of the Council, recorded on its minutes.

14. The Council shall meet whenever summoned by one of the officers of the Society. Three members shall form a quorum, and the Chairman shall have a casting vote.

BUSINESS OF THE SOCIETY.

15. The business of the Society shall consist of the reading, at the meetings of the Society, of written communications upon subjects connected with Statistics, Jurisprudence, Political Economy, and Social Science, and of the discussion of the same. No communication shall be read before the Society involving topics likely to produce discussions connected with religious differences or party politics.

16. The Council shall print and publish such of the papers read before the Society, and in such form as they may approve.

17. No communication shall be read to the Society unless the Secretaries, or two of them, shall certify to the Council that they consider the paper accordant with the rules and objects of the Society.

18. The reading of each paper, unless by express permission of the Council previously obtained, shall be limited to half an hour. After the paper has been read, members and associates may (subject to the control of the Chairman) make observations on the subjects dealt with therein. Visitors also may, with the permission of the Chairman, join in the discussions.

19. The Council may elect special Committees of the Society for promoting the investigation of any particular subject. The result of such investigation may be laid before the Society in such form as the Council may direct.

MEETINGS OF THE SOCIETY.

20. The session shall commence in the month of November (when the President or a Vice-President shall, if convenient, read an opening address), and close in the month of June, and if possible eight meetings at least shall be held in each session. The issue of tickets for the admission of visitors to the meetings shall be regulated by the Council.

21. The Secretaries, subject to the approval of the Council, shall regulate the periods at which the meetings in each Session shall be held.

22. The Secretaries by the direction of the Council, or of a requisition in writing signed by twenty members, shall summon an extraordinary meeting, of which at least a fortnight's notice shall be given to all the members. Such notice shall contain a statement of the nature of the business to be brought before such meeting.

23. No motion shall be brought forward at any ordinary or extraordinary meeting of the Society, unless notice of the intention to propose such motion shall have been given to the Secretaries at

least one fortnight before such meeting, and by the Secretaries to the members, not less than three days before such meeting.

24. The financial year shall end on the 31st of October in each year, and a statement of accounts shall be annually laid by the Treasurer before the Council at its meeting in November.

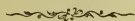
25. The Treasurer's accounts shall be audited by a member, elected for the purpose at the June meeting of the Society in each year.

26. An annual report, with the audited statement of accounts, shall be presented by the Council to the Society at its meeting in December.

The foregoing shall be the Laws of the Society, subject to alteration from time to time by resolution passed at two consecutive meetings of the Society. No resolution for a change in the Laws shall be considered at any meeting of the Society, save after notice given as provided by section 23.

35 Molesworth-street,
March, 1891.

Statistical and Social Inquiry Society of Ireland.



LIST OF MEMBERS AND ASSOCIATES, 1891-'92.

(*) Denotes Life Member.

Alcorn, J. G., 24 Corrig-avenue, Kingstown.

*Allman, Professor G. J., Queen's College, Galway. (*Vice-President.*)

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Ashbourne, Right Hon. Lord, 23 Fitzwilliam-square, South. (*Vice-Pres.*)

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Cherry, R. R., 51 Great Charles-street.

Clay, W. K., Meadow Bank, Terenure.

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Cooper, H. G., 9 Clare-street.

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*Findlater, William, D.L., J.P., 22 Fitzwilliam-square. (*President.*)

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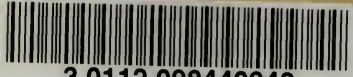
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